WHEN RECORDED RETURN TO:

HEATHER MAC PHAIL 2202 HIGHLAND DR **ANACORTES WA 98221**



Skagit County Auditor

8/15/2001 Page

1 of

10:10:16AM

Auditor File Number: 200104020105

Loan Number:

93261829001

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated March 23, 2001 in which HEATHER MAC PHAIL, AN UNMARRIED PERSON, is grantor and Bank of America, N.A., is beneficiary, recorded on April 2, 2001, as Auditor's File No 200104020105, in Volume N/A of Mortgages, at page N/A, Records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by the said trustee in and to the property legally described in said Deed of Trust, situated in Skagit County, Washington.

Dated: July 31, 2001

PRLAP, Inc., successor by merger to Rainier Credit Co., Trustee

State of Washington County of King

Shelia O'Connor

I certify that I know or have satisfactory evidence that Shelia O'Connor is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of PRLAP, Inc., successor by merger to Rainier Credit Co. to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated:

July 31, 2001

NOTARY PUBLIC FOR THE STATE OF WASHINGTON

Blair J. Mulholland

