

WHEN RECORDED RETURN TO:

BANK OF AMERICA  
PO BOX 3828  
SEATTLE WA 98124



200108230007  
Skagit County Auditor

8/23/2001 Page 1 of 1 9:57:38AM

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: August 21, 2001

PRLAP, Inc., Trustee

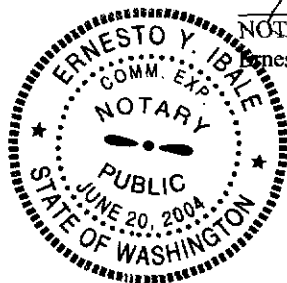
State of Washington  
County of King

By: *Annie Bui*

Annie Bui

I certify that I know or have satisfactory evidence that Annie Bui 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. to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: August 21, 2001



*Ernesto Y. Ibale*  
NOTARY PUBLIC FOR THE STATE OF WASHINGTON

Ernesto Y. Ibale