



200111140042

Skagit County Auditor

11/14/2001 Page 1 of 1 11:18:51AM

When Recorded Return to:

EVERTRUST BANK
P O BOX 569
EVERETT, WA 98206

DEED OF RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

DATED: JULY 13, 2000
RECORDED: JULY 19, 2000
RECORDING: 200007190065
VOLUME: PAGE:
COUNTY OF: SKAGIT
STATE OF: WASHINGTON
GRANTOR: FREDRICK W KREIDLER AND ANNE MARIE NILSEN-KREIDLER,
HUSBAND AND WIFE

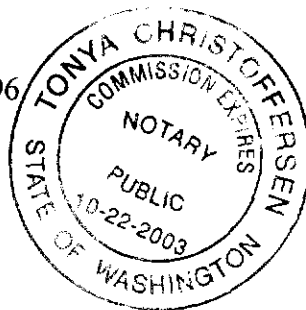
TRUSTEE: SOUND FINANCIAL, INC. Formerly SOUND SERVICES, INC.

BENEFICIARY: EVERTRUST BANK
LEGAL DESCRIPTION: SAME AS IN BODY OF SAID DEED OF TRUST

Having received from the Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: 11-08-01

Loan: 950003232-96

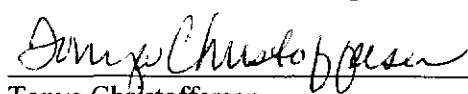


SOUND FINANCIAL INC.,
Formerly Sound Services, Inc.


GINGER ELIE, SECRETARY

State of Washington
County of Snohomish ss.

Personally appeared Ginger Elie, being duly sworn did say that he/she is the Secretary of Sound Financial Inc., a Corporation and said instrument was signed on behalf of said corporation by authority of its Board of Directors and she acknowledged said instrument to be its voluntary act and deed.


Tonya Christoffersen
Notary Public in and for the State of Washington,
residing at: Snohomish

Date: 11-08-01

My commission expires: 10-22-03