



200111160075
Skagit County Auditor

11/16/2001 Page 1 of 1 11:38:07AM

WHEN RECORDED RETURN TO

Name PEOPLES BANK
Address P.O BOX 233
City, State, Zip LYNDEN WA 98264



Land Title Company

FILED FOR RECORD AT REQUEST OF

LAND TITLE COMPANY

Full Reconveyance S-90773-L

The undersigned as trustee under that certain Deed of Trust dated August 11 1999,
STEVEN J KRAMER AND SHARILYN J KRAMER h/w
in which..... is grantor
PEOPLES BANK
and is
beneficiary, recorded on 8-13-99, as Auditor's File No. 199908130170, records
of Skagit County, Washington, 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 reconvey, without warranty, **to the person(s) entitled thereto** all of the right,
title and interest now held by said trustee in and to the property described in said Deed of Trust, situated in
Skagit County, Washington, as follows:

That portion of the NE 1/4 of the NW 1/4 of Section 15, Township 35
North, Range 4 East, W.M., described as follows

Beginning 703 feet West and 40 feet South of the 1/4 post on the
North side of Section 15; thence South 495 feet; thence East to
the North and South Centerline of said Section; thence North to
a point 40 feet South of Fairhaven and Southern Railroad Right
of Way; thence Northwesterly parallel to and 40 feet Distant
from said Railroad Right of Way to a point 40 feet South of the
North line said Section; thence West to the Point of beginning,
EXCEPT road and drainage ditch Rights of Way.

Dated November 16 2001

LAND TITLE COMPANY OF SKAGIT COUNTY

(Trustee)

By [Signature]
BILL RONHAAR (Name-Title) MANAGER

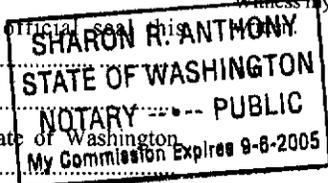
STATE OF WASHINGTON } ss
COUNTY OF.....

STATE OF WASHINGTON } ss
COUNTY OF Skagit

On this day personally appeared before me
.....
to me known to be the individual described in and who
executed the within and foregoing instrument, and ac-
knowledged that..... signed the same as
..... free and voluntary act and deed,
for the uses and purposes therein mentioned.

On this 16th day of November 2001,
before me, the undersigned, a Notary Public in and for the State of Washington,
duly commissioned and sworn, personally appeared
BILL RONHAAR to me known to be
the authorized signatory of LAND TITLE COMPANY, the
corporation that executed the foregoing instrument, and acknowledged said
instrument to be the free and voluntary act and deed of said corporation, for the
uses and purposes therein mentioned, and on oath stated that he is
authorized to execute the said instrument.

GIVEN under my hand and official seal
.....day of.....



Notary Public in and for the State of Washington
residing at.....
My appointment expires:.....

[Signature]
SHARON R. ANTHONY
Notary Public in and for the State of Washington,
residing at MOUNT VERNON
My appointment expires: 9-6-2005