WHEN RECORDED RETURN TO:

DAVID MC CALLUM 1012 CYPRESS CT **BURLINGTON WA 98233**



12/3/2001 Page

1 of 11:13AM

Auditor File Number: 200005190064

Loan Number:

64038916998

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated May 6, 2000 in which DAVID R MC CALLUM AND SHARON E. MC CALLUM, HUSBAND AND WIFE, is grantor and Bank of America, N.A., is beneficiary, recorded on May 19, 2000, as Auditor's File No 200005190064, 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: November 15, 2001

State of Washington

County of King

nerger to Rainier Credit Co., Trustee Unc., successor

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:

November 15, 2001

NOTARY PUBLIC FOR THE STATE OF WASHINGTON

Blair J. Mulholland