

Return Address: BANNER BANK PO BOX 907 WALLA WALLA, WA 99362

ATTN; RECON. DEPT/VALERIE J. CHAPIN

FIRST AMERICAN TITLE CO.

35-759610-21/NORM PENNINGTON

ESCROW#B65779-003

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust, dated MAY 3, 2001 in which NORM R. PENNINGTON, as his separate estate, dba PENNINGTON

CONSTRUCTION, as grantor and and NORTHWEST FINANCIAL CORPORATION as TRUSTEE, and BANNER BANK, Formerly known as First Savings Bank of Washington as beneficiary, recorded on MAY 9, 2001 as Auditor's File No.

200105090065 in Volume N/A 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, reciting that the obligations secured by the Deed of Trust has 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:

LOT 2, MADDOX CREEK P.U.D., PHASE 1 IN VOLUME 16 OF PLATS, PAGES 121-130, RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON, TOGETHER WITH ALL THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES, NOW OR HEREAFTER BELONGING OR IN ANYWAY APPERTAINING, AND THE RENTS, ISSUES AND PROFITS THEREOF AND THE PROCEEDS OF ANY CONTRACT SALES, AND ALL OTHER PROPERTY OR RIGHTS OF ANY KIND OF NATURE WHATSOEVER NOW OWNED OR HEREAFTER ACQUIRED.

TAX ACCOUNT NOS.: 4681-000-002-0000 R109307

Dated:

December 12, 2001

NORTHWEST FINANCIAL CORPORATION

(Trustee)

By

Angela Anderson

STATE OF WASHINGTON

} ss.

COUNTY OF Walla Walla

On this 12TH day of December, 2001, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Angela Anderson, to me known to represent, Northwest Financial Corporation the corporation that executed the foregoing instrument, and acknowledged the 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 she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Washington residing at: WALLA WALLA

Calona.

