After Recording Mail to:

Name:

NORTH COAST CREDIT UNION

Address:

1100 DUPONT PLAZA

City and State: BELLINGHAM, WA 98225

Skagit County Auditor

12/26/2001 Page

1 of

11:45AM

FULL RECONVEYANCE

1335 / A-2000

Your No.: 12321007-1

ISLAND TITLE CO.

The undersigned as trustee under that certain Deed of Trust, dated April 5, 2000, in which JOHN ZITKOVICH and MICHELLE ZITKOVICH, husband and wife, is grantor and NORTH COAST CREDIT UNION, is beneficiary, recorded on April 12, 2000, as Auditor's File No. 200004120058, 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.

AS REFERENCED IN THE ABOVE DEED OF TRUST

Dated December 20, 2001.

ISLAND TITLE COMPANY Trustee

Albert Lang, Assista

Secretary

STATE OF WASHINGTON COUNTY OF SKAGIT

On this 20 day of December, 2001, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and swom, personally appeared Albert Lang to me known to be the Assistant Secretary of 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 he is authorized to execute the said instrument.

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

Rebecca Marie Nelson, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 5/14/02

MASHINISTO