WHEN RECORDED RETURN TO:

HEATHER MACPHAIL 2202 HIGHLAND DRIVE ANACORTES WA 98221

Skagit County Auditor

1/17/2002 Page

10:07AM

Auditor File Number: 200106210107

Loan Number:

50531395316099001

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated June 12, 2001 in which HEATHER MACPHAIL, AN UNMARRIED PERSON, is grantor and Bank of America, N.A., is beneficiary, recorded on June 21, 2001, as Auditor's File No 200106210107, 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:

January 10, 2002

State of California County of Orange

I certify that I know or have satisfactory evidence that K. Martin 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. to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument,

Dated: January 10, 2002

NOTARY PUBLIC FOR THE STATE OF CALIFORNIA

M. Najera

M. NAJERA COMM. # 1276475 OTARY PUBLIC, CALIFORNIA LOS ANGELES COUNTY Comm. Expires September 10, 2004