After Recording Mail to:

Name:

North Coast Credit Union

Address

City and State:

1100 Dupont Plaza

Bellingham WA 98225

200201300034

Skagit County Auditor

1 of

1/30/2002 Page

8:45AM

FULL RECONVEYANCE

A2000/1566

Your No.: 4593-005/2

ISLAND TITLE CO.

The undersigned as trustee under that certain Deed of Trust, dated March 23, 2000, in which JAMES R. PEMBERTON and BETH L. PEMBERTON, husband and wife, is grantor and NORTH COAST CREDIT UNION, is beneficiary, recorded on March 31, 2000, as Auditor's File No. 200003310136, 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.

Dated January 29, 2002.

ISLAND TITLE COMPANY

Trustee

MARTINE. LEHR, Vice President

STATE OF WASHINGTON

ss:

COUNTY OF SKAGIT

On this 29th day of January, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Martin E. Lehr to me known to be the Vice President 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