WHEN RECORDED RETURN TO:

DALE RUTAN 2000 SOUTH CEDAR HILLS DRIVE **MOUNT VERNON WA 98273**

Skagit County Auditor

10:56AM 1/30/2002 Page 1 of

Auditor File Number: 200007170109

Loan Number:

50531386326719001

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated June 29, 2000 in which DALE RUTAN, AN UNMARRIED PERSON, is grantor and Bank of America, N.A., is beneficiary, recorded on July 17, 2000, as Auditor's File No 200007170109, 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 22, 2002

PRLAP, Inc., successor by merger to Rainier Credit Co., Trustee

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., 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:

January 22, 2002

NOTARY PUBLIC FOR THE STATE OF CALIFORNIA

M. Najera

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