

WHEN RECORDED RETURN TO:

JANET M. O'LEARY
372 OZETTE PL.
LA CONNER, WA 98257



200203040009

Skagit County Auditor

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Auditor File Number: **199911190126**

Loan Number: 505313781210069998

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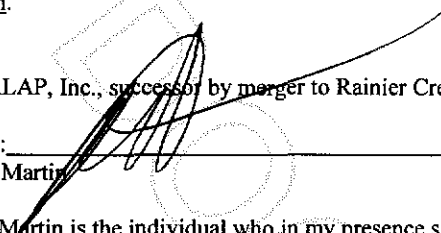
FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated November 9, 1999 in which JANET M. O'LEARY, AN UNMARRIED PERSON, is grantor and Bank of America, N.A., is beneficiary, recorded on November 19, 1999, as Auditor's File No 199911190126, 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: February 26, 2002


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

State of California
County of Orange

By: 
K. Martin

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: February 26, 2002


NOTARY PUBLIC FOR THE STATE OF CALIFORNIA
M. Najera

