When Recorded Return To:

Robert B. Spitzer, Esq. COVENANT MORTGAGE CORPORATION 9725 S.E. 36th, Suite 304 Mercer Island, WA 98040



LAND TITLE COMPANY OF SKAGIT COUNTY

13188

BENTON-FRANKLIN TITLE CO FULL RECONVEYANCE

Reference: 0109/Tim & Fay White

900

The undersigned Trustee under that certain Deed of Trust dated 24th day of April, 2001, in which Timothy B. White and Fay C. White husband and wife, referred to herein as Grantor, and COVENANT MORTGAGE CORPORATION is Beneficiary, recorded on April 30th, 2001, under Recording 200104300031, 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 IN RECORDED DEED OF TRUST

Dated this 18th day of March, 2002

Robert B. Spitzer, Esq.

State of Washington

County of King

On this day of March, 2002, personally appeared before me Robert B. Spitzer to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned RICK.

Given under my hand and official seal the date first written above,

Name of Notary: Kristie L Strickland

Notary Public in and for the State of Washington

My Commission expires: 7/9/04