WHEN RECORDED RETURN TO:



EVERGREEN TITLE 2702 COLBY AVE EVERETT, WA 98201

EVERGREEN TITLE COMPANY

FULL RECONVEYANCE

Name: CASCADE BANK Addr: 2828 COLBY AVE. City: EVERETT, WA 98201 Attn: TERESA HESTKIND CASCADE BANK# 5999080597

ET#: 20605C

The undersigned as trustee under that certain Deed of Trust, dated SEPTEMBER 1, 1999, in which RALPH FANDEL AND KELLY FANDEL, HUSBAND & WIFE is granter and CASCADE BANK is beneficiary, SEPTEMBER 8, 1999, as Auditor's File No. 199909080006, recorded on in Volume of Mortgages, at page, 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, situated in SKAGIT County, Washington, as follows:

AS IN SAID DEED OF TRUST

Dated: May 28, 2002

EVERGREEN TITLE COMPANY

FORMERLY COMMONWEALTH LAND TITLE COMPANY

(As Successor Trustee of Record Under AF# 9307140100)

James R. Hoagland, Executive Vice President

STATE OF WASHINGTON COUNTY OF SNOHOMISH

I certify that I know or have satisfactory evidence that James R. Hoagland signed this instrument, on oath stated that he was authorized to execute this instrument and acknowledged that as Executive Vice President of EVERGREEN TITLE COMPANY to be free and voluntary act of such party for the uses and purposes mentioned instrument. - G. RICALL

EG. RICHAP

OC MASHING

DEBBIE G RICHARDSON

Dated: May 28, 2002

Signature of the Notary Public My appointment expires 3/9/2002