Loan Number: 0380318014

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned as Trustee or Successor Trustee under that certain Trust Deed:

Borrower: TODD R. KNAPP AND MELINDA J. KNAPP, HUSBAND AND WIFE

Original Trustee: FIRST AMERICAN TITLE, A WASHINGTON CORPORATION

Beneficiary: MORTGAGEDIRECT, A CALIFORNIA CORPORATION

Dated: October 5, 1999   **Recorded:** October 14, 1999

Auditor's File No: 199910140061

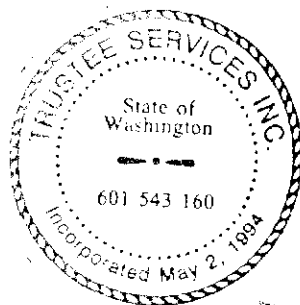Filed for record in: SKAGIT County, State of Washington
Legal Description As Stated In The Original Deed of Trust
Having received from the Beneficiary under said trust deed, a written request to reconvey, reciting that the obligations secured by the trust Deed have been fully paid and satisfied, does hereby grant, bargain, sell and reconvey, without any convenant or warranty expressed or implied, unto the parties entitled thereto, all of the estate held by the undersigned in and to the described premises by virtue of the trust deed.

In construing this instrument and whenever its context so requires, the singular includes the plural.

IN WITNESS THEREOF, the undersigned trustee has executed this instrument; if the undersigned is a corporation, it has caused its name to be signed and sealed, if any, affixed by an officer or other person duly authorized to do so by its board of Directors.
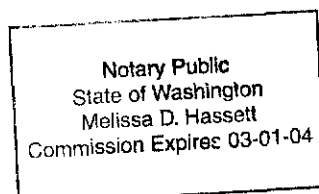
Dated: 5|31|02

Trustee Services, Inc.

Daniel W. Ormerod
Vice President

State of Washington
County of Kitsap

On 5|31|02 _____, before me, the undersigned, personally appeared Daniel W. Ormerod, and acknowledged the foregoing to be his voluntary act and deed.

WITNESS my hand and Official Seal

Notary Public in and for the State of Washington
Residing at Silverdale, WA
Com. Expires 09-01-2004 03|01|04