

When Recorded Return To:
USAA Federal Savings Bank
Home Equity Loans
Attn: Alfred Mata
10750 McDermott FWY
San Antonio, TX 78284-9876

200208270033
Skagit County Auditor
8/27/2002 Page 1 of 2 10:26AM

FULL RECONVEYANCE

Reference No.: 200106280047
Grantor(s): 1. USAA Federal Savings Bank, Beneficiary
2. Betts, Patterson & Mines, P.S., Trustee
Grantee(s)/Assignee/Beneficiary: 1. Sherman, Jay Paul
2. Sherman, Robin L.
Legal Description (abbreviated): Tract 70 "Skyline No. 10".
Complete legal description on attached Exhibit A.
Assessor's Tax Parcel No.: 3826-000-070-0001

BETTS, PATTERSON & MINES, P.S., as Trustee of record under the following described Deed of Trust:

Grantor(s): 1. Sherman, Jay Paul
2. Sherman, Robin L.
Beneficiary: USAA FEDERAL SAVINGS BANK
Dated: June 18, 2001
Recorded on June 28, 2001 as Instrument No. 200106280047

In the County of Skagit, State of WASHINGTON, having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, as more fully described therein.

DATED this 13th day of August, 2002.

BETTS, PATTERSON & MINES, P.S. as Trustee

By: Thomas F. Peterson
Thomas F. Peterson, Vice President

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this 13th day of August, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Thomas F. Peterson to me known to be a Vice President of BETTS, PATTERSON & MINES, P.S., the professional service corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument and that the seal affixed (if any) is the corporate seal of said corporation.

WITNESS my hand and official seal affixed hereto the day and year first above written.



Debra J. Rakentine
Printed Name: Debra J. Rakentine
NOTARY PUBLIC in and for the State of Washington
residing at Everett.
My Commission expires: 05/29/06

EXHIBIT A

LEGAL DESCRIPTION

TRACT 70, "SKYLINE NO. 10". AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 117 THROUGH 120, INCLUSIVE. RECORDS OF SKAGIT COUNTY, WASHINGTON.

"Being the same parcel conveyed to Jay Paul Sherman and Robin L. Sherman from Mt. Baker Bank by virtue of a Deed dated 12/2/85 recorded 12/5/85 in Deed Book 8512050039, Page in Skagit County, Washington."



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