WHEN RECORDED RETURN TO CHICAGO TITLE INSURANCE COMPANY 10500 NORTHEAST 8TH SUITE 1760 BELLEVUE, WA 98004

Attn: LINDA WIELAND



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CHICAGO TITLE INSURANCE COMPANY

Reference No.: LUDWIGSEN

Recon No.: W0203668

FULL RECONVEYANCE

, 2001, in which The undersigned as trustee under that certain Deed of Trust, dated June 8 RICHARD A. LUDWIGSEN AND ROZETTA A. LUDWIGSEN, HUSBAND AND WIFE

is grantor and GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK

is beneficiary, recorded on June 26
Volume of Mortgages, at page , 2001, as Auditor's File No. 200106260077, in , 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 SET FORTH ON SAID DEED OF TRUST

PHILIP R. JENKINS NOTARY PUBLIC STATE OF WASHINGTON OMMISSION EXP OCTOBER 15, 20 CAGO TITLE INSURANCE COMPANY (Trustee)

Tax Account Number: 3858-000-043-0006

Dated

OCTOBER 28, 2002

By:

AUTHORIZED SIGNATOR

STATE OF WASHINGTON

COUNTY OF

KING

I certify that I know or have satisfactory evidence that

is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath, stated that he/she was authorized to execute the instrument and acknowledged it as of CHICAGO TITLE INSURANCE COMPANY AUTHORIZED SIGNATORY the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED OCTOBER 28, 2002

My appointment expires 15-15.200-1

Notary Public in and for the State of Washington,

residing at

SEATTLE, WASHINGTON

fullcti/rlm/121596