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Skagit County Auditor

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AFTER RECORDING RETURN TO:

MARTY R. OWENS
4914 DELAWARE AVE
EVERETT, WA 98203-3324

Reference No. 498264308

FULL RECONVEYANCE

75868

The undersigned as trustee under that certain Deed of Trust, dated 9/24/1998, in which Marty R. Owens, as his separate estate, is grantor and GMAC Mortgage Corporation, a Pennsylvania Corporation is beneficiary, recorded on 9/30/1998 as Auditor's File No. 9809300071 BK 1877 PG 0169, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust, a written request to reconvey, 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.

DATED this 18th day of November 2002.

DCBL, Inc. Trustee

JILL KENNEDY

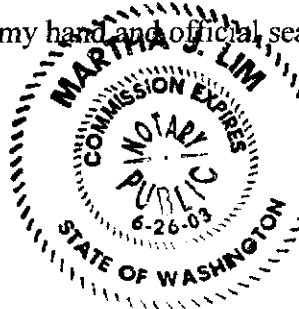
Assistant Secretary

STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

On this day personally appeared before me JILL KENNEDY to me known to be the Assistant Secretary of DCBL, Inc., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and official seal this 18th day of November 2002.

MARTHA J. LIM

NOTARY PUBLIC in and for the State
Of Washington, residing at Normandy Park
My Commission Expires: 06/26/2003