

UNRECORDED



200212110064
Skagit County Auditor

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AFTER RECORDING RETURN TO:

Ref #: 15323 / 16027
UPF INCORPORATED
2017 W. Northwest Blvd.
Spokane, WA 99205

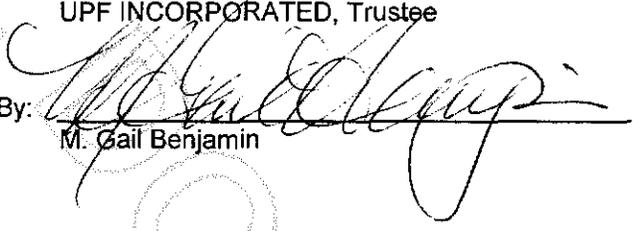
FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust dated 11/22/1999 in which Judy Ann Ruiz, formerly Judy Ann Benedictson, as her separate property, are Grantors, and Pacific Northwest Bank is Beneficiary, recorded on 11/30/1999, as Auditor's File No. 199911300021, in Volume N/A, Page N/A, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 real property described in said Deed of Trust, situated in Skagit County, Washington.

DATED: November 29, 2002

Loan # 0301000240

UPF INCORPORATED, Trustee

By: 
M. Gail Benjamin

STATE OF WASHINGTON)
County of Spokane) ss.

On November 29, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared M. Gail Benjamin, to me known to be an authorized representative of UPF INCORPORATED, 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 purpose therein mentioned, and on oath stated that she is authorized to execute the said instrument on behalf of said corporation.

**RACHELLE R. LYBBERT
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
MAY 24, 2003**


NOTARY PUBLIC in and for the State of
Washington, residing at Spokane
My commission expires: 5-24-03

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