



200212160020

Skagit County Auditor

12/16/2002 Page 1 of 1 9:02AM

When Recorded Return to:

EVERTRUST BANK  
P O BOX 569  
EVERETT, WA 98206

### DEED OF RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

DATED: SEPTEMBER 20, 2001

RECORDED: SEPTEMBER 28, 2001

RECORDING: 200109280102

VOLUME: PAGE:

COUNTY OF: Skagit

STATE OF: WASHINGTON

GRANTOR: ROGER O EMERSON AND MARY E EMERSON, HUSBAND AND WIFE

TRUSTEE: SOUND FINANCIAL, INC. Formerly SOUND SERVICES, INC.

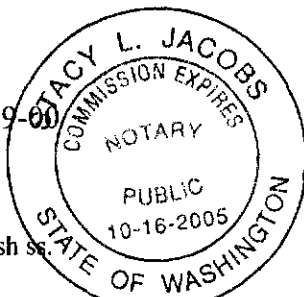
BENEFICIARY: EVERTRUST BANK

LEGAL DESCRIPTION: SAME AS IN BODY OF SAID DEED OF TRUST

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 have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: 11/29/02

Loan: 260005009-00



State of Washington  
County of Snohomish ss.

SOUND FINANCIAL INC.,  
Formerly Sound Services, Inc.

*Tonya Christoffersen*  
TONYA CHRISTOFFERSEN, SECRETARY

*John Williams*  
JOHN WILLIAMS, VICE PRESIDENT

Personally appeared TONYA CHRISTOFFERSEN, SECRETARY AND JOHN WILLIAMS, VICE PRESIDENT, being duly sworn did say that they are of Sound Financial Inc., a Corporation and said instrument was signed on behalf of said corporation by authority of its Board of Directors and they have acknowledged said instrument to be its voluntary act and deed.

*Stacy Jacobs*  
Stacy Jacobs

Notary Public in and for the State of Washington,  
residing at: Everett

My commission expires: 10/16/2005

Date: 11/29/02