WHEN RECORDED RETURN TO:

RONALD E SWANSON 12189 CHINOOK DR **BURLINGTON WA 98233**

Skagit County Auditor

12/31/2002 Page

1 10:44AM

Auditor File Number: 200202010177 Loan Number: 68209000130599 Loan Amount \$ 40,000.00

Property Tax ID: 4037-000-044-0007

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 1-25-2002 in which RONALD E SWANSON is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 2-1-2002, as Auditor's File No 200202010177, in Volume NA of Mortgages, at page NA, 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 the said trustee in and to the property legally described in said Deed of Trust, situated in SKAGIT County, Washington.

Dated: December 19, 2002

PRLAP INC, Trustee

State of North Carolina County of Guilford

MARCIA RIDDICK, OPERATIONS OFFICER/MANAGER

I certify that I know or have satisfactory evidence that MARCIA RIDDICK, OPERATIONS OFFICER/MANAGER is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of PRLAP INC to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: December 19, 2002

NOTARY PUBLIC FOR THE STA

MY COMMISSION EXPIRES:

SHANIKA WRIGHT GUILFORD COUNTY. NC

My Commission Expires Nov. 16, 2003

Document Prepared By: BANK OF AMERICA N.A. NC4-105-01-32 PO BOX 23500 **GREENSBORO NC 27499** TYPIST: Alicia P. Matthews