

WHEN RECORDED RETURN TO:

NEIL S EBERHARDT & KIM N EBERHARDT
1100 21ST CT S
MT VERNON WA 98273



200212310089
Skagit County Auditor

12/31/2002 Page

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1 10:44AM

Auditor File Number: 199909010113
Loan Number: 68209007040599
Loan Amount \$ 10,000.00
Property Tax ID: 45440000040003

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 8-20-99 in which NEIL S EBERHARDT & KIM N EBERHARDT is grantor and BANK OF AMERICA NT&SA FORMERLY SEAFIRST BANK beneficiary, recorded on 9-1-99, as Auditor's File No 199909010113, 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

RAINIER CREDIT CO, Trustee

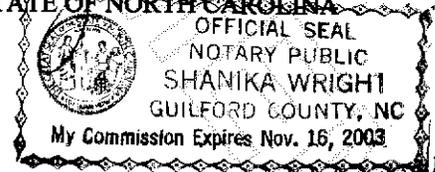
State of North Carolina
County of Guilford

By: Marcia Riddick
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 RAINIER CREDIT CO 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 STATE OF NORTH CAROLINA
MY COMMISSION EXPIRES:



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