



200212310295

Skagit County Auditor

12/31/2002 Page

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1 2:18PM

AFTER RECORDING RETURN TO:

Navy Federal Credit Union
PO Box 3305
Merrifield, VA 22119-9902

Reference No. 8009130413

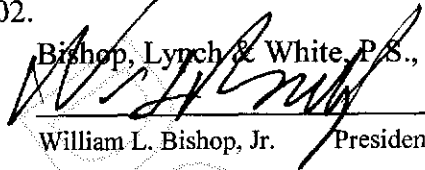
FULL RECONVEYANCE

80580

The undersigned as trustee under that certain Deed of Trust, dated 7/2/01, in which Kyle G. Karstens and Deborah J. Karstens, is grantor and Navy Federal Credit Union is beneficiary, recorded on 7/3/01 as Auditor's File No. 200107030134, 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 16th day of December 2002.

Bishop, Lynch & White, P.S., Trustee

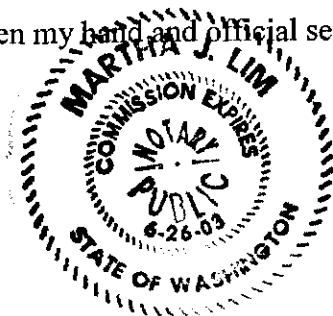

William L. Bishop, Jr. President

STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

On this day personally appeared before me William L. Bishop, Jr. to me known to be the President of BISHOP, LYNCH & WHITE, P.S., 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 16th day of December 2002.
MARTHA J. LIM

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