WHEN RECORDED RETURN TO:

JOHN ZOGRAFOS & ANTIGONI ZOGRAFOS 4012 ASTREA PLACE ANACORTES, WA 98221



1/3/2003 Page

1 of

1 10:40AM

Auditor File Number:

200203070119

Loan Number: 68209000384199 Loan Amount: \$ 35,000.00

Property Tax ID: 4675-000-012-0000

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 2-27-02 in which JOHN ZOGRAFOS & ANTIGONI ZOGRAFOS is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 3-7-02, as Auditor's File No 200203070119, in Volume of Mortgages, at page, 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 27, 2002

PRLAP INC, Trustee

State of North Carolina County of Guilford

VON COWAN, OPERATIONS OFFICER/MANAGER

I certify that I know or have satisfactory evidence that VON COWAN, 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.

By:

Dated: December 27, 2002

NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA

MY COMMISSION EXPIRES

BANK OF AMERICA, N.A. NC4-102-01-32 P O BOX 23500 GREENSBORO, NC 27420

ATTN: MLC

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD A. MATTHEWS My Comm. Exp. October 28, 2006