After Recording Mail to:

Name:

SKAGIT STATE BANK

C/O TERRI

Address:

PO BOX 285

City and State: BURLINGTON WA 98233

Skagit County Auditor

3/17/2003 Page

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1 11:56AM

FULL RECONVEYANCE

ISLAND TITLE COMPANY 1908 / SC22958 / QB - 2290

Your No.: 71028

The undersigned as trustee under that certain Deed of Trust, dated AUGUST 23, 2002, in which JAY H. OVERWAY and NANCI C. OVERWAY, husband and wife, is grantor and SKAGIT STATE BANK, is beneficiary, recorded on AUGUST 29, 2002, as Auditor's File No. 200208290132, in Official Records of SKAGIT County, Washington, 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 has been fully satisfied, 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 March 13, 2003.

ISLAND TITLE COMPANY

Trustee

Vice President

STATE OF WASHINGTON

) ss:)

COUNTY OF SKAGIT

On this 13TH day of March, 2003, before me, the undersigned, a Notary Public in and for the State of Washington. duly commissioned and swom, personally appeared Martin E. Lehr to me known to be the Vice President of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Witness my and official seal hereto affixed the day and year first above written

Michele R. Freeman, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 01/25/05