After Recording Mail to:

Name: **PEOPLES BANK**
Address: **4183 MERIDIAN STREET**
City and State: **BELLINGHAM WA 98226**

200304010084
Skagit County Auditor
4/1/2003 Page **1** of **1** **11:38AM**

FULL RECONVEYANCE

ISLAND TITLE COMPANY
2041 / SB-19868
Your No.: 5022635-401

The undersigned as trustee under that certain Deed of Trust, dated **MAY 1, 2002,** in which **THOMAS D. RAY and KIMBERLEE M. RAY, husband and wife;** is grantor and **PEOPLES BANK,** is beneficiary, recorded on **MAY 13, 2002,** as Auditor's File No. **200205130171,** 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 30, 2003.**

ISLAND TITLE COMPANY
Trustee

By _____
MARTIN E. LEHR, Vice President

STATE OF WASHINGTON)
) ss:
COUNTY OF SKAGIT)

On this **30TH** day of **March, 2003**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, 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**

MICHELE R. FREEMAN
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
JANUARY 25, 2005

UNOFFICIAL DOCUMENT