WHEN RECORDED RETURN TO:

RICK D SALDIVAR AND KAREN R SALFIVAR 1030 JEANETTE ST SEDRO WOOLEY WA 98284



Skagit County Auditor

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1 10:11AM

Auditor File Number: 200202080021 Loan Number: 68209000167799*VB Loan Amount \$ 100,000.00 Property Tax ID

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 1-28-02 in which RICK D SALDIVAR AND KAREN R SALFIVAR is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 2-8-02, as Auditor's File No 200202080021, 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: April 4, 2003

PRLAP INC, Trustee By KATHY CLARK, ASST. VICE PRESIDENT

State of North Carolina County of Guilford

I certify that I know or have satisfactory evidence that KATHY CLARK, ASST ASST VICE PRESIDENT 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.

Dated: April 4, 2003

