



200305070061
Skagit County Auditor

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AFTER RECORDING RETURN TO:

Ref #13-28600 / 29757
UPF INCORPORATED
2017 W. Northwest Blvd.
Spokane, WA 99205

FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust dated 5/19/1999 in which Gale W O'Neil and Ruth Ann O'Neil, husband and wife, are Grantors, and Pacific Northwest Bank is Beneficiary, recorded on 5/20/1999, as Auditor's File No. 9905200223, in Volume 1993, Page 0234, and re-recorded on 9/3/1999, as Auditor's File No. 199909030088, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 real property described in said Deed of Trust, situated in Skagit County, Washington.

Loan# 0401000579

UPF INCORPORATED, Trustee

DATED: 04/30/2003

BY: *M. Gail Benjamin*
M. Gail Benjamin, General Manager

STATE OF WASHINGTON)
County of Spokane) ss.

On 4/30/2003 before me, the undersigned, M. Gail Benjamin, General Manager, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose Name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

**RACHELLE R. LYBBERT
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
MAY 24, 2003**

Rachelle R Lybbert
NOTARY PUBLIC in and for the State of Washington,
residing at Spokane
My commission expires: 5-24-03