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1 10:02AM

State of Washington, County of Skagit

When recorded mail to:
Leonard V Kutkey
Karin L Kutkey
5102 Dundee Dr
Anacortes, WA 982213046
Loan 7027567648
Cindy Marano
Recording requested by Bank of America

Full Reconveyance

WHEREAS, PRLAP, Inc. as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the Note or Notes secured thereby having been surrendered to said Trustee for cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by Leonard V Kutkey and Karin L Kutkey, as Trustors, and recorded in the official records of the County of Skagit, Washington on 11/13/2002, as Inst. No. 200211130131

NOW, THEREFORE, in accordance with said request and the provisions of said Deed of Trust, PRLAP, Inc., as Trustee, does hereby RECONVEY, without warranty, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Washington, AS DESCRIBED IN RECORDED DEED OF TRUST.

IN WITNESS WHEREOF, PRLAP, Inc., as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Dated 04/09/2003.

PRI AP Ines as Trustee

Ronald Marx, Assistant Vice President

State of New York County of Erie

On 04/09/2003 before me, the undersigned, personally appeared Ronald Marx, title of Assistant Vice President of PRLAP, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Donna Haentges

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 17, 2005