

AFTER RECORDING RETURN TO:

JIM S. MCNEIL
3916 WAVE
ANACOTES, WA 98221

Reference No. 653975458

FULL RECONVEYANCE

89114

The undersigned as trustee under that certain Deed of Trust, dated 8/24/2002, in which JIM S MCNEIL AND KERRY L MCNEIL, HUSBAND AND WIFE, is grantor and Mortgage Electronic Registration Systems, Inc. is beneficiary, recorded on 3/20/2003 as Auditor's File No. 200303200084 , 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 said trustee in and to the property described in said Deed of Trust.

DATED this 17th day of June 2003.

DCBL, Inc. Trustee

JILL KENNEDY

Assistant Secretary

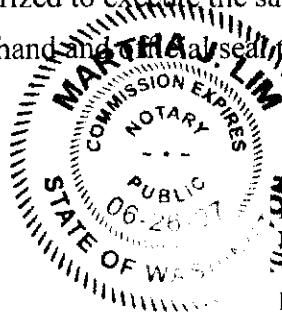
STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

On this day personally appeared before me JILL KENNEDY to me known to be the Assistant Secretary of DCBL, Inc., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and seal this 17th day of June 2003.



MARTHA J. LIM

NOTARY PUBLIC in and for the State of
Washington, residing at King County
My Commission Expires: 6/26/07