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1 11:42AM

RETURN TO: HERMAN

c/o REGIONAL TRUSTEE SERVICES 720 - 7th Avenue Suite #400 Seattle, WA 98104

Loan No. 921708-17-510167

EscrowNo:

Trustee No. 336833

DEED OF FULL RECONVEYANCE

Dated:

October 29, 2002

Recorded:

October 30, 2002

Recording No:

200210300161

Book:

Page:

Rerecord as:

County of:

SKAGIT

State:

WA

Legal:

Trustors:

PATRICK LEE HERMAN

Trustee:

HOUSEHOLD BANK FSB

Beneficiary:

BENEFICIAL WASHINGTON INC.

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 have been fully satisfied, the below named Trustee does hereby reconvey, without warranty, to the persons entitled thereto all of the right, title and interest now held by said Trustee in and to the property described more fully in said Deed of Trust.

Dated: June 24, 2003

REGIONAL TRUSTEE SERVICES CORPORATION

fka Interstate Thistee Services Corporation

State of Washington

) ss.

County of King

JOE SIPAVIO

Sr. Vice President

On June 24, 2003 before me, the undersigned, personally appeared Joe Sipavich personally known to me (or proved to be on the basis of satisfactory evidence) to be the person who executed the fore-going instrument on behalf of the corporation therein named and acknowledged to me that he/she executed the samein his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

REBECCA N. SPENCER STATE OF WASHINGTON NOTARY -- -- PUBLIC MY COMMISSION EXPIRES 2-15-06 Rebecca N. Spencer, Notary Public in and for the State of Washington, residing at Redmond

My commission expires: 02/15/2006