WHEN RECORDED MAIL TO: ROBERT G NICHOLS 3911 DOGWOOD PLACE MOUNT VERNON, WA 98274



RECONVEYANCE OF DEED OF TRUST

Re: Loan # 1312010193

PROPERTY: 3911 DOGWOOD PLACE, MOUNT VERNON, WA 98274

The undersigned, is the legal owner of the Promissory Note in the original sum of \$160,000.00 secured by that certain Deed of Trust executed by ROBERT G NICHOLS, AN UNMARRIED MAN, Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 02/08/2002 as Instrument No. 200202080096 in Book ______, Page _____, of the Official Records of SKAGIT County, WASHINGTON.

The undersigned hereby states that all sums secured by said Deed of Trust have been fully paid and satisfied and hereby reconveys to the person or persons legally entitled thereto, without warranty, all of the estate, title and interest acquired by the original Trustee and by the undersigned as the substituted Trustee under the Deed of Trust. The singular includes the plural wherever the text of this document so requires.

Dated: 06/27/2003

Provident Funding Group, Inc., a California Corporation

Name: Bonnie Davis

Title: Assistant Vice President

SALLY HALASZ SALLY HALASZ SALLY HALASZ SALLY PUBLIC CALIFORNIA

SONOMA COUNTY

My Comm, Expires Nov. 22, 2004

STATE OF CALIFORNIA COUNTY OF SONOMA

On 06/27/2003 before me Sally Halasz personally appeared Bonnie Davis, Assistant Vice President, personally known to me to be the person whose name is subscribed to this instrument and acknowledged to me that he/she/they executed the same in her authorized capacity as Assistant Vice President, and that BY his/her/their signature on this instrument, Provident Funding Group, Inc., a California Corporation, executed this instrument.

WITNESS my hand and official seal.

Sally Halasz, California Notary Public My commission expires 11-22-2004

Recording requested and prepared by:

Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Santa Rosa, CA 95401_