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1 10:55AM

WHEN RECORDED RETURN TO:

PAUL J KOZIK AND CAROLYN G KOZIK 21335 CLARA PLACE SEDRO WOOLLEY, WA 98284

Auditor File Number:

200110250088

Loan Number: **68209011625499** Loan Amount \$ 15,000.00

Property Tax ID 4596-000-024-0003

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 10/16/2001 in which PAUL J KOZIK AND CAROLYN G KOZIK is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 10/25/2001, as Auditor's File No 200110250088, in Volume of Mortgages, at page, 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 the said trustee in and to the property legally described in said Deed of Trust, situated in SKAGIT County, Washington.

Dated: July 21, 2003

PRLAP, INC, Trustee

State of North Carolina County of Guilford

CINDY PEGRAN, OPERATIONS OFFICER/MANAGER

I certify that I know or have satisfactory evidence that CINDY PEGRAM, OPERATIONS OFFICER/MANAGER is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of PRLAP, INC to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: July 21, 2003

NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA MY COMMISSION EXPIRES:

BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 TYPIST:J. HEBERT



OFFICIAL SEAL
Notary Public, North Carolina
COUNTY OF GUILFORD
A, MATTHEWS

My Comm. Exp. October 28, 2006