When Recorded Return To:

Frederick Galer 2313 Skyline Way Anacortes, WA 98221



DEED OF RECONVEYANCE

Wilshire Credit Corporation #:111822 "Galer" ID:/7884048146 Skagit, WA

WHEREAS FIRST BANK OF BEVERLY HILLS FSB is the present Trustee of record under the following described Deed of Trust:

Trustor: FREDERICK B GALER,

Beneficiary: WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION Original Beneficiary: US BANK NA Original Trustee: BRIAN LYNCH Dated: 01/25/2002

Recorded on 01/30/2002 as Instrument No. 200201300178 In the County of SKAGIT, State of WASHINGTON

Property Address: 2313 Skyline Way, Anacortes, WA, 98221-2959

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By FIRST BANK OF BEVERLY HILLS FSB as

Trustge

On

ARTHUR ANDERSON

PRESIDENT

STATE OF Oregon COUNTY OF Washington

ON 1.23.03 before me, COLLEEN M THRALL, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Arthur Anderson, Asst Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

commell COLLEEN M THRALL

Notary Expires: 09/24/2004 #338718

