



200309190086

Skagit County Auditor

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**AFTER RECORDING RETURN TO:**

Navy Federal Credit Union  
PO Box 3305  
Merrifield, VA 22119-9902

Reference No. 8009577431

**FULL RECONVEYANCE**

102256

The undersigned as trustee under that certain Deed of Trust, dated 2/15/2002, in which BARRY J. GARDNER AND DEANA M. GARDNER, HUSBAND AND WIFE, is grantor and Navy Federal Credit Union is beneficiary, recorded on 2/21/2002 as Auditor's File No. 200202210124, 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 4th day of September 2003.

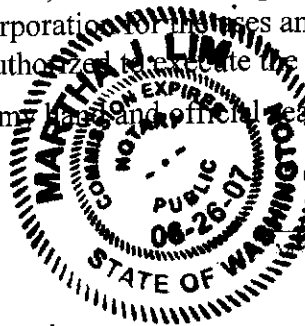
DCBL, Inc., Trustee

JANICE NAKANO

Assistant Secretary

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

On this day personally appeared before me JANICE NAKANO 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 me his hand and official seal this 4th day of September 2003.

MARTHA J. LIM  
Notary Public for the State  
of Washington, Skagit County  
My Commission Expires: 06-26-2007