When Recorded Return to:

EVERTRUST BANK P O BOX 569 EVERETT, WA 98206



DEED OF RECONVEYANCE

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

DATED:

01/22/2002

RECORDED: 01/27/2002

RECORDING: 200201280004

COUNTY OF: Skagit

STATE OF: WASHINGTON

GRANTOR: Scott A. Bell and Annda L. Bell, Husband and Wife.

TRUSTEE: SOUND FINANCIAL, INC. Formerly SOUND SERVICES, INC.

BENEFICIARY: EVERTRUST BANK

LEGAL DESCRIPTION: SAME AS IN BODY OF SAID DEED OF TRUST

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, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: 09/12/2003

SOUND FINANCIAL INC.,

Formerly Sound Services, Inc.

Loan: 900005884-92

State of Washington County of Snohomish ss.

Personally appeared Stacy Jacobs being duly sworn did say that she is Secretary Sound Financial Inc., a Corporation and said instrument was signed on behalf of said corporation by authority of its Board of Directors and they acknowledge said instrument to be its voluntary act and deed.

Date: 09/12/2003

WASHING

Megan Rusk, Notary Public in and for the State of Washington, County of Snohomish

residing at Marysville.

My commission expires October 6, 2006