



200310200063

Skagit County Auditor

10/20/2003 Page

1 of

1 10:03AM

**AFTER RECORDING RETURN TO:**

Ref #84-45461 / 47040  
UPF INCORPORATED  
2017 W. Northwest Blvd.  
Spokane, WA 99205

**FULL RECONVEYANCE**

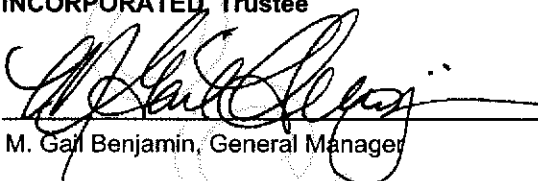
The undersigned, as Trustee under that certain Deed of Trust dated 7/25/1995 in which Ruth L Ridgeway, a married woman as her separate estate, are Grantors, and Pacific Northwest Bank is Beneficiary, recorded on 7/27/1995, as Auditor's File No. 9507270056, in Volume 1460, Page 0251, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 real property described in said Deed of Trust, situated in Skagit County, Washington.

Loan# 0450705017

**UPF INCORPORATED, Trustee**

DATED: 10/09/2003

BY:



M. Gail Benjamin, General Manager

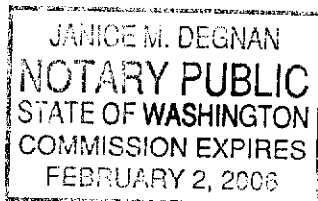
STATE OF WASHINGTON

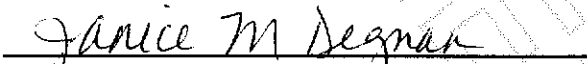
County of Spokane

)  
) ss.  
)

On 10/9/2003 before me, the undersigned, appeared M. Gail Benjamin, General Manager, 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(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



  
NOTARY PUBLIC in and for the State of Washington,  
residing at Spokane  
My commission expires: 2/2/06