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1 9:31AM

WHEN RECORDED RETURN TO:

PACIFIC NORTHWEST BANK 275 SE PIONEER WAY CONSUMER SERVICING OAK HARBOR WA 98277

Auditor File Number: 200006230108 Loan Number: 68209008643799

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 06-05-2000 in which JOHN F GOVERN AND VIRGINIA M GOVERN is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 06-23-2000, as Auditor's File No 200006230108, in Volume NA of Mortgages, at page NA, 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: October 29, 2003

RAINIER CREDIT COMPANY, Trustee

State of North Carolina County of Guilford

VON COWAN OPERATIONS OFFICER/MANAGER

I certify that I know or have satisfactory evidence that VON COWAN 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 RAINIER CREDIT COMPANY to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: October 29, 2003

NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA

MY COMMISSION EXPIRES:

BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 TYPIST:TSHAFFER