After Recording Mail to:

Name:

WHATCOM EDUCATIONAL CREDIT UNION

Address:

600 EAST HOLLY

PO BOX 9750

City and State: BELLINGHAM WA 98227 9750

Skagit County Auditor

11/6/2003 Page

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111:17AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY 2294 / SA-21275

The undersigned as trustee under that certain Deed of Trust, dated DECEMBER 31, 2001, in which DENNIS L. NESS and JUDITH E. NESS, husband and wife, is grantor and WHATCOM EDUCATIONAL CREDIT UNION, is beneficiary, recorded on JANUARY 8, 2002, as Auditor's File No. 200201080118, in Official Records of SKAGIT County, Washington, 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 has been fully satisfied, 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 October 30, 2003.

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

MARTIN E. LEHR, Vice President

STATE OF WASHINGTON

) ss:)

COUNTY OF SKAGIT

On this 30TH day of October, 2003, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Martin E. Lehr to me known to be the Vice President of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes thereig mentioned, and on oath stated that he is authorized to execute the said instrument.

Witness my and official seal hereto affixed the day and year first above written

Michele R. Freeman, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 01/25/05