

11/25/2003 Page

9:01AM

State of Washington, County of Skagit

When recorded mail to: Ralph A Palmer

1320 18th St Anacortes, WA 98221

Loan 7027544126

Susan Meyer

Recording requested by Bank of America

Full Reconveyance

WHEREAS, PRLAP, Inc. as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the Note or Notes secured thereby having been surrendered to said Trustee for cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by Ralph A Palmer , as Trustor, and recorded in the official records of the County of Skagit, Washington on 10/21/2002, as Inst. No. 200210210154 .

NOW, THEREFORE, in accordance with said request and the provisions of said Deed of Trust, PRLAP, Inc., as Trustee, does hereby RECONVEY, without warranty, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Washington, AS DESCRIBED IN RECORDED DEED OF TRUST.

IN WITNESS WHEREOF, PRLAP, Inc., as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Dated 11/05/2003.

PRLAP Inc. as Trustee

Sheila Pellnat, Assistant Vice President

State of New York County of Erie

On 11/05/2003 before me, the undersigned, personally appeared Sheila Pellnat, title of Assistant Vice President of PRLAP, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Donna Haentges

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 17, 2005