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AFTER RECORDING RETURN TO:

Navy Federal Credit Union
PO Box 3305
Merrifield, VA 22119-9902

Reference No. 8009555304

FULL RECONVEYANCE

103788

The undersigned as trustee under that certain Deed of Trust, dated 3/4/02, in which JEFFREY V CAULK, AND, MIA K CAULK, HUSBAND AND WIFE, is grantor and Navy Federal Credit Union is beneficiary, recorded on 3/11/02 as Auditor's File No. 200203110201, 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 said trustee in and to the property described in said Deed of Trust.

DATED this 25th day of November 2003.

DCBL, Inc., Trustee

JANICE NAKANO

Assistant Secretary

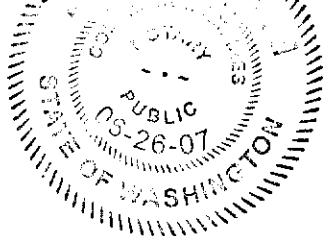
STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

On this day personally appeared before me JANICE NAKANO to me known to be the Assistant Secretary of DCBL, Inc., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and official seal this 25th day of November 2003.



MARTHA J. LIM

NOTARY PUBLIC in and for the State
Of Washington, residing in King County
My Commission Expires: 06/26/2007