

When Recorded Return To:

Patrick Monroe
4020 I Ave
Anacortes, WA 98221



200312120069
Skagit County Auditor

12/12/2003 Page 1 of 1 10:15AM

DEED OF RECONVEYANCE

Wilshire Credit Corporation #741090 "Monroe" ID:F01-1005 Skagit, WA

WHEREAS FIRST BANK OF BEVERLY HILLS FSB is the present Trustee of record under the following described Deed of Trust:

Trustor: PATRICK L MONROE, A MARRIED MA AS HIS SOLE AND SEPERATE PROPERTY

Beneficiary: WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION

Original Beneficiary: FRONTIER INVESTMENT CO. DBA RAINLAND MORTGAGE COMPANY

Original Trustee: ISLAND TITLE COMPANY

Dated: 08/20/2001

Recorded on 08/22/2001 as Instrument No. 2001-08220094

In the County of SKAGIT, State of WASHINGTON

Property Address: 4020 I Ave, Anacortes, WA, 98221-3384

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

By FIRST BANK OF BEVERLY HILLS FSB as Trustee

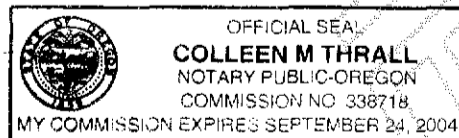
On 12/12/03 (DATE)

By: Arthur Anderson Asst
ARTHUR ANDERSON, ASST VICE
PRESIDENT

STATE OF Oregon
COUNTY OF Washington

ON 12-3-03 before me, COLLEEN M THRALL, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Arthur Anderson, Asst Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Colleen M Thrall
COLLEEN M THRALL
Notary Expires: 09/24/2004 #338718



(This area for notarial seal)
Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517
JDP-20031202-0025 WASKAGI SKAGIT WA BAT: 5625/741090 KXWADOR1