After Recording Mail to:

Name:

SKAGIT STATE BANK

Address:

P O BOX 285

City and State: BURLINGTON WA 98233

Skagit County Auditor

1/9/2004 Page

111:17AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY

A-2000/2785

Your No.: 3129922302

The undersigned as trustee under that certain Deed of Trust, dated FEBRUARY 12, 2003, in which FRANKLIN D. KROOK and NANCY-LIKROOK, husband and wife, is grantor and SKAGIT STATE BANK, is beneficiary, recorded on FEBRUARY 14, 2003, as Auditor's File No. 200302140199 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 January 5, 2004

PUBLIC WAS

) ss:

STATE OF WASHINGTON

COUNTY OF SKAGIT

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

MARTIN E. LEHR, Authorized Signatory

On this 5th day of January, 2004, 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 Authorized Signatory 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 therein 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

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05