After Recording Mail to:

Name:

NORTH COAST CREDIT UNION

Address:

1100 DUPONT PLAZA

City and State: BELLINGHAM WA 98225

200401230093

Skagit County Auditor

1/23/2004 Page

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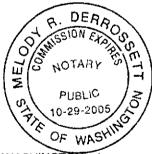
FULL RECONVEYANCE

CHICAGO TITLE COMPANY A-2000/2807

Your No.: 8197-006/1

The undersigned as trustee under that certain Deed of Trust, dated July 26, 2001, in which LAURENCE A. TORSETH & DEBORAH F. TORSETH, husband and wife, is grantor and NORTH COAST CREDIT UNION, is beneficiary, recorded on August 1, 2001, as Auditor's File No. 200108010078, 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 January 16, 2004.



STATE OF WASHINGTON

COUNTY OF SKAGIT

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

MARTIN E. LEHR, Vice President

On this 16th day of January, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and swom, 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 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