When Recorded Return To: Richard L. Cross Jonnie M. Cross 2510 Broadmoor Place Woodburn, OR 97071



3/23/2004 Page

2 9:03AM

FULL RECONVEYANCE

Reference No.:

200108020046

Grantor(s):

USAA Federal Savings Bank, Beneficiary

Betts, Patterson & Mines, P.S., Trustee

Grantee(s)/Assignee/Beneficiary:

Cross, Richard L.

Cross, Jonnie M.

Legal Description (abbreviated):

Lot 16, Plat of Westwood PUD, recorded in Skagit County, Washington.

Complete legal description on attached Exhibit A.

Assessor's Tax Parcel No.:

4688-0000-016-0000

BETTS, PATTERSON & MINES, P.S., as Trustee of record under the following described Deed of Trust:

Grantor(s):

Cross, Richard L. 1.

Cross, Jonnie M.

Beneficiary:

USAA FEDERAL SAVINGS BANK

Dated:

July 13, 2001

Recorded on August 2, 2001 as Instrument No. 200108020046

In the County of Skagit, State of WASHINGTON, 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, reciting that the obligations secured by the Deed of Trust have been fully satisfied, 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, as more fully described therein.

DATED this 22 day of March, 2004.

BETTS, PATTERSON & MINES, P.S. as Trustee

Thomas F. Peterson, Vice President

STATE OF WASHINGTON

COUNTY OF KING

day of March, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Thomas F. Peterson to me known to be a Vice President of BETTS, PATTERSON & MINES, P.S., the professional service 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 and that the seal affixed (if any) is the corporate seal of said corporation.

WITNESS my hand and official seal affixed hereto the day and year first above written,

Printed Name: Debra J. Rakentine

NOTARY PUBLIC in and for the State of Washington

residing at Everett.

My Commission expires: 05/29/06

EXHIBIT A

LEGAL DESCRIPTION

Lot 16, Plat of WESTWOOD PUD, according to the plat thereof recorded in Volume 16 of Plats, pages 152 and 153, records of Skagit County, Washington.

"Being the same parcel conveyed to Richard L. Cross and Marilyn Cross from Albert Boffey Family Limited Partnership by virtue of a Deed dated 6/22/99 recorded 6/30/99 in Deed Book 2013, Page 570 in Skagit County, Washington."



2 of

2 9:03AM