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9:45AM

WHEN RECORDED RETURN TO:

TOM J HIGGINS 37914 THEO LANE CONCRETE WA 98237

Auditor File Number: 200309260207 Loan Number: 68200104347599

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 9-18-2003 in which TOM J HIGGINS is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 9-26-2003, as Auditor's File No 200309260207, in Volume NA of Mortgages, at page NA, 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 the said trustee in and to the property legally described in said Deed of Trust, situated in SKAGIT County, Washington.

Dated: March 22, 2004

PRLAP INC, Trustee

State of North Carolina County of Guilford

C. COVIL, ASST VICE PRESIDENT

I certify that I know or have satisfactory evidence that C. COVIL, ASST VICE PRESIDENT, is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of **PRLAP INC** to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: March 22, 2004

NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA MY COMMISSION EXPIRES:

PREPARED BY BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 Typist: C MASSEY 3/22/2004 10:28 AMSKAGIT



OFFICIAL SEAL
Notary Public, North Carolina
COUNTY OF ROCKINGHAM
TASHA SHAFFER

My commission expires Nov. 24, 2008