Skagit County

4/21/2004 Page

WHEN RECORDED RETURN TO andrew Nexham

17421 ALLEN ED BOW WA 98232

Auditor File Number: 200005260097 Loan Number: 4499100892DH

AMT:90,000.00

RE4549

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 5-15-00 in which ANDREW T DENHAM AND KAREN E DENHAM HUSBAND AND WIFE is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 5-26-00, as Auditor's File No 200005260097, in Volume of Mortgages, at page, 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: April 14, 2004

RAINIER CREDIT, Trustee

State of North Carolina County of Guilford

I certify that I know or have satisfactory evidence that CHARLENE 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 RAINIER CREDIT to be the free and voluntary act of such party

for the uses and purposes mentioned in this instrument.

Dated: April 14, 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 4/14/2004 10:33 AMSKAGIT

