After Recording Mail to:

Name: Address: RECONVEYANCE SERVICES 154 VILLAGE COURT SUITE #1

City and State MONROE WA 98272

Skagit County Auditor

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1 11:27AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY A-2000/2915

Your No.: 04-1285-WA

The undersigned as trustee under that certain Deed of Trust, dated February 22, 2002, in which RICHARD A. LUDWIGSEN and ROZETTA S. LUDWIGSEN, husband and wife, is grantor and GOLF SAVINGS BANK, a Washington stock savings bank, is beneficiary, recorded on March 5, 2002, as Auditor's File No. 200203050140 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 April 8, 2004

DERR onB//C

STATE OF WASHINGTON

COUNTY OF SKAGIT

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

Authorized Signatory

On this 8th day of April, 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

) ss:

)

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05