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8:54AM

WHEN RECORDED RETURN TO:

RALPH PALMER 1320 18TH ST ANACORTES WA 98221

Auditor File Number: 200303030168 Loan Number: 68200100579299

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 02-20-2003 in which RALPH A PALMER is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 03-03-2003, as Auditor's File No 200303030168, 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: June 23, 2004

PRLAP INC. Trustee

State of North Carolina County of Guilford

C. DRAUGHN. AUTHORIZED OFFICER

I certify that I know or have satisfactory evidence that C. DRAUGHN, AUTHORIZED OFFICER, 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: June 23, 2004

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

PREPARED BY TSHAFFER BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 6/23/2004 3:08 PMSKAGIT

