RETURN TO:

REGIONAL TRUSTEE SERVICES CORPORATION

616 First Ave, Suite 500 Seattle, WA 98104

Attn: Reconveyance Division

7/23/2004 Page

1 8:46AM



Loan No. 921708-00-541943

EscrowNo:

Trustee No. 415830

DEED OF FULL RECONVEYANCE

Dated:

March 11, 2002

Recorded:

March 20, 2002

Recording No:

200203200132

Book:

Page:

Rerecord as:

County of:

SKAGIT

State:

Blanket Sub

2/3/2003

In Book:

at Page:

as Instrument: 200302030197

Trustors:

LONNY E COCHRAN AND RUTH A COCHRAN

Trustee:

HOUSEHOLD BANK, F.S.B.

Beneficiary:

BENEFICIAL WASHINGTON INC.

Having received from the beneficiary under said Deed of Trust a written request to reconvey the below named Trustee does hereby reconvey, without warranty, to the persons entitled thereto all of the right, title and interest now held by said Trustee in and to the property described more fully in said Deed of Trust.

Dated: July 20, 2004

REGIONAL TRUSTEE SERVICES CORPORATION

fka Interstate Trustee Services Corporation

State of Washington

)) ss.

County of King

JOE SIPAVICH

Sr. Vice President

On July 20, 2004 before me, the undersigned, personally appeared Joe Sipavich personally known to me (or proved to be on the basis of satisfactory evidence) to be the person who executed the fore-going instrument on behalf of the corporation therein named and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

JAMES BRANNIGAN STATE OF WASHINGTON NOTARY ---- PUBLIC MY COMMISSION EXPIRES 5-05-08

James Brannigan, Notary Public in and for

the State of Washington, residing at Snohomish County

My commission expires: 05/05/2008