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1 10:31AM

WHEN RECORDED RETURN TO:

HORIZON BANK 1500 CORNWALL AVE **BELLINGHAM WA 98225**

Auditor File Number:9905120064 Loan Number: 68209002043399

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 05-03-1999 in which KENNETH W LYON AND JUDITH I LYON is grantor and BANK OF AMERICA NT&SA FORMERLY SEAFIRST BANK NA beneficiary, recorded on 05-12-1999, as Auditor's File No 9905120064, in Volume 1988 of Mortgages, at page 0627, 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: July 20, 2004

RAINIER CREDIT COMPANY, Trustee

State of North Carolina County of Guilford

L. BURTON, AUTHORIZED OFFICER

I certify that I know or have satisfactory evidence that L. BURTON, 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 RAINIER CREDIT COMPANY to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: July 20, 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 7/20/2004 1:20 PMSKAGIT

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD **CATINA MASSEY** My Comm. Exp. February 28, 2009