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Skagit County Auditor

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WHEN RECORDED RETURN TO:

M. V. PETER JUDD
1420 FIFTH AVE STE 2200
SEATTLE WA 98101-1346



FULL RECONVEYANCE

REFERS TO AF#: 200210280098

DATE OF RECORDING: 10/28/2002

COUNTY: Skagit

GRANTOR: M.V. Judd, P.S.

GRANTEE: Tercero, Navor M., Jennifer E.

The undersigned as trustee under that certain Deed of Trust dated 10/09/2002 in which Tercero, Navor M., Jennifer E., is grantor and Citibank FSB is beneficiary under assignment from The Provident Bank, whose assignment was recorded herewith, ~~or under AF#()~~, and which Deed of Trust was recorded on 10/28/2002 under Recording No.200210280098, 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 have 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 as fully described in said Deed of Trust in Jefferson County, Washington.

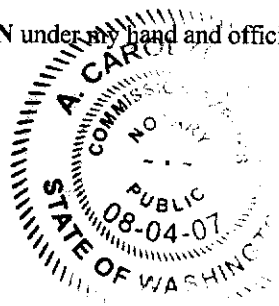
Dated October 7, 2004

M. V. JUDD
Trustee

State of Washington :
County of King :

I hereby certify that I know or have satisfactory evidence that M.V. Judd is the person who appeared before me, and said person declared that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes herein mentioned.

GIVEN under my hand and official seal October 7, 2004.


(Print name:) A. Carolyn Judd
Notary Public in and for the State of Washington;
My commission expires August 4, 2007