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Skagit County Auditor

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When Recorded Mail To:

Trustee Services, Inc.
P.O. Box 2980
Silverdale, WA. 98383-2980

FULL RECONVEYANCE

Loan No. 1232510-31

TSI # W45878G

The undersigned as trustee under that certain Deed of Trust described below:

Original Borrower:

MICHAEL G. RIDER AND TIMI E. RIDER

Original Trustee:

ISLAND TITLE CO

Original Beneficiary:

QUALSTAR CREDIT UNION

Dated : 11/12/2004
Recorded : 10/29/2004
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Filed for record in SKAGIT County, State of WASHINGTON

Having received from the beneficiary under said Deed of Trust a written request to reconvey, the undersigned, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto all right, title and interest now held by the trustee in and to the property described in said Deed of Trust.

Date: Nov 23, 2004

Trustee Services Inc., a Washington Corporation

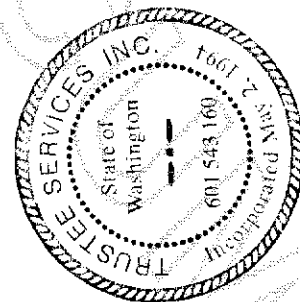
Tammie L. Ormerod, Asst. Secretary

State of Washington, County of Kitsap

On Nov 23, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Tammie L. Ormerod to me known to be the Asst. Secretary 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 state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Washington
Residing at Silverdale, Washington



Notary Public
State of Washington
DANIEL W. ORMEROD
Commission Expires 06-14-06