After Recording Mail to:

Name:

COWLITZ BANK

Address:

PO BOX 1518

City and State: LONGVIEW WA 98632

Skagit County Auditor

12/6/2004 Page

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1 8:59AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY A-2000/3277 Your No.:

The undersigned as trustee under that certain Deed of Trust, dated January 22, 2004, in which MARK L. ANDERSON, a single woman, is grantor and COWLITZ BANK DBA BAY MORTGAGE, a Washington banking corporation, is beneficiary, recorded on January 28, 2004, as Auditor's File No. 200401280054 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 has 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 described in said Deed of Trust.

Dated December 2, 2004

CHICAGO TITLE COMPANY FKA

ISLAND TITLE COMPANY

Trustee

MARTIN E. LEHR, Authorized Signatory

STATE OF WASHING

COUNTY OF SKAGIT

On this 2nd day of December, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Martin E. Lehr to me known to be the Authorized Signatory 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 stated that he is authorized to execute the said instrument.

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

SS:

Melody R. Defrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05