



200412220021

Skagit County Auditor

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AFTER RECORDING RETURN TO:

Ref #307-79429 / 80219

UPF INCORPORATED

910 West Boone Ave.

Spokane, WA 99201

FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust dated 1/9/2004 in which Michael David Stark, as his separate property, are Grantors, and First Heritage Bank is Beneficiary, recorded on 1/14/2004, as Auditor's File No. 200401140082, in Volume N/A, Page N/A, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 real property described in said Deed of Trust, situated in Skagit County, Washington.

Loan#

UPF INCORPORATED, Trustee

DATED: 12/15/2004

BY:

Randy Absalonson, President

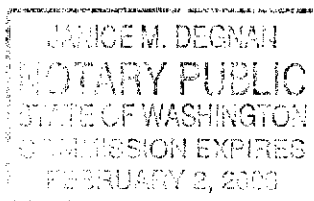
STATE OF WASHINGTON

County of Spokane

) ss.

On 12/15/2004 before me, the undersigned, appeared Randy Absalonson, President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose Name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Janice M Deegan

NOTARY PUBLIC in and for the State of Washington,
residing at Spokane
My commission expires: 2/2/06