After Recording Mail to:

Name:

1ST TRUST BANK FOR SAVINGS

Address:

PO BOX 17257

City and State: MEMPHIS TN 38187-9882

2/16/2005 Page

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111:39AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY

A-2000/3239

Your No.: 8000001470

The undersigned as trustee under that certain Deed of Trust, dated January 11, 2002, in which THOMAS L. ALLEN and PAMELA J. ALLEN, husband and wife, and JERRY ZWIERS, also appearing of record as Jerold A. Zwiers and TERRY ZWIERS, also appearing of record as Teresa H. Zwiers, husband and wife, in indeterminate interests, is grantor and FIRST MUTUAL BANK, is beneficiary, recorded on February 4, 2002, as Auditor's File No. 200202040193, in Official 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 February 41



CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

MARTIN ELLEHR, Vice President

STATE OF WASHINGTON) ss:

COUNTY OF SKAGIT

On this 11th day of February, 2005, 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 Vice President 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

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05