Return to: Chicago Title 10500 NE 8th St. Bellevue, WA 98004



4/7/2005 Page

1 3:20PM



Chicago Title Insurance Company

701 5th Avenue, Suite 3400 Seattle WA 98104

Attn: Ref:

Recon:

KF050301-45

FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust which is identified below, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property which is described therein, 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 recorded in Skagit County, Washington.

Grantor:

Richard A Ludwigsen and Rozetta S Ludwigsen

Beneficiary:

Golf Savings Bank

File Number:

200203050167

Dated: 2/22/02

Recorded: 3/5/2002

This Reconveyance executed on April 01, 2005

This Reconveyance is executed without submission of the Note or proof of cancellation for which the Trustee accepts no liability.

Chicago Title Insurance Company (Trustee)

Linda Jackson

Assistant Vice President

STATE OF WASHINGTON

)ss

COUNTY OF KING

On this date, before me, a Notary Public in and for the State of WASHINGTON, duly commissioned and sworn, personally appeared LINDA JACKSON, to me known as 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/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed on April 01, 2005

LAURA J MOES NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES APRIL 29, 2096

iblic in and for the State of WASHINGTON, residing

My commission expires April 29, 2006