

WHEN RECORDED RETURN TO:

WALTER R. SPENCER AND SHIRLEY R. TAYLOR 306 SNOHOMISH DR LA CONNER, WA 98257-9510

Auditor File Number: 9505010068 Loan Number: 68209003101499

## FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 04/07/95 in which WALTER R. SPENCER AND SHIRLEY R. TAYLOR is grantor and BANK OF AMERICA NT&SA SEATTLE-FIRST NATIONAL BANK beneficiary, recorded on 05/01/95, as Auditor's File No 9505010068, in Volume 1435 of Mortgages, at page 0533, Records of SKAGIT County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by the said trustee in and to the property legally described in said Deed of Trust, situated in SKAGIT County, Washington.

Dated: April 23, 2005

RAINIER CREDIT COMPANY, Trustee

State of North Carolina County of Guilford

I certify that I know or have satisfactory evidence that L. BURTON, ASST VICE PRESIDENT, is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of RAINIER CREDIT COMPANY to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

By:

Dated: April 23, 2005

PREPARED BY TNV BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 4/23/2005 8:36 AMSKAGIT NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA MY COMMISSION EXPIRES:

OFFICIAL SEAL
Notary Public, North Carolina
COUNTY OF GUILFORD
LISA A. ROBINSON
My Comm. Exp. May 25, 2009