After Recording Mail to:

Name:

JAMES & NANCY ROSS

Address:

24128 NORTH WEST VIEW ROAD

City and State: MOUNT VERNON WA 98274-8130

Skagit County Auditor

10/14/2005 Page

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111:43AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY

A-2000/3827

Your No.: 119034098

The undersigned as trustee under that certain Deed of Trust, dated November 19, 2003, in which JAMES E. ROSS and NANCY J. ROSS, husband and wife, is grantor and WHIDBEY ISLAND BANK, is beneficiary, recorded on December 1, 2003, as Auditor's File No. 200312010160, 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 October 13, 2005.

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

By

MARTIN E. LEHR. Vice President

STATE OF WASHINGTON

COUNTY OF SKAGIT

On this 13th day of October, 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

) ss:

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05