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WHEN RECORDED RETURN TO:

JUDITH L BEDARD 12047 JACQUELINE DR BURLINGTON WA 98233

Auditor File Number: 200211250205 Loan Number: 68200100132099

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 11-13-02 in which JUDITH L BEDARD is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 11-25-02, as Auditor's File No 200211250205, in Volume of Mortgages, at page, 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: 7 November 2005

PRLAP INC, Trustee

State of North Carolina County of Guilford

K. CLARK, ASST VICE PRESIDENT

I certify that I know or have satisfactory evidence that K. CLARK, 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 PRLAP INC to be the free and voluntary and of such party for the uses and purposes mentioned in this instrument.

Dated: 7 November 2005

NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA MY COMMISSION EXPIRES:

PREPARED BY:G CAUSEY BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 11/7/2005 2:19 PMSKAGIT

