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1 9:42AM

WHEN RECORDED RETURN TO:

JAMIE R LLOYD 14107 AVON ALLEN ROAD MOUNT VERNON, WA 98273

Auditor File Number: 200405030214 Loan Number: 68200108312899

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 03/12/04 in which JAMIE R LLOYD AND MICHAEL I LLOYD is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 05/03/04, as Auditor's File No 200405030214, 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: November 14, 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 act of such party for the uses and purposes mentioned in this instrument.

Dated: November 14, 2005

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

PREPARED BY: K. BOWES BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 11/14/2005 3:04 PMSKAGIT

