

WHEN RECORDED RETURN TO:

CHICAGO TITLE COMPANY ISLAND DIVISION 3110 COMMERCIAL AVE, STE 101 ANACORTES, WA 98221

Auditor File Number: 199911020050 Loan Number: 68209007382199

FULL RÉCONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 10/19/99 in which CHRISTOPHER L SHAY AND SHANNON D SHAY is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 11/02/99, as Auditor's File No 199911020050, 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: December 5, 2005

RAINIER CREDIT COMPANY, Trustee

State of North Carolina County of Guilford

C. COVIL. ASST VICE PRESIDENT

I certify that I know or have satisfactory evidence that C. COVIL, 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.

Dated: December 5, 2005

MY COMMISSION EXPIRES:

BLICFOR THE STATE

OF NORTH CAROLINA PREPARED BY: K. BOWES BANK OF AMERICA NA PO BOX 23500 **GREENSBORO NC 27420-3500** 12/5/2005 10:18 AMSKAGIT