



200603080045
Skagit County Auditor

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AFTER RECORDING RETURN TO:

Ref #549-115933 / 117042
UPF INCORPORATED
910 West Boone Ave.
Spokane, WA 99201

FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust dated 4/19/2002 in which William R Cummins and Wendy A Cummins, husband and wife, is/are Grantor(s), and Washington's Credit Union N/K/A 1st Security Bank of Washington is Beneficiary, recorded on 4/26/2002, as Recording No. 200204250062, in Volume N/A, Page N/A, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 real property described in said Deed of Trust, situated in Skagit County, Washington.

Loan# 85863800 L54

UPF INCORPORATED, Trustee

DATED: 03/02/2006

BY:

Sharon Van Auch, Assistant Executive VP

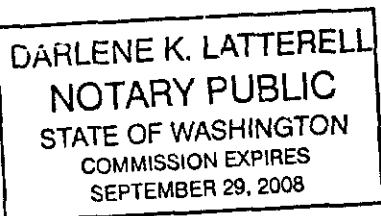
STATE OF WASHINGTON)

County of Spokane)

) ss.

On 3/2/2006 before me, the undersigned, appeared Sharon Van Auch, Assistant Executive VP, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose Name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC in and for the State of Washington,
residing at Spokane
My commission expires:

9-29-08