After Recording Mail to:

Name:

RICK K KOWSKY

Address:

222 HERTEL WAY

City and State: EVERSON WA 98247-9296

Skagit County Auditor

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1 11:18AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY

A-2000/4042

Your No.: 199001637

The undersigned as trustee under that certain Deed of Trust, dated October 21, 2002, in which RICK K. KOWSKY, a single man, as his separate estate, is grantor and WHIDBEY ISLAND BANK, is beneficiary, recorded on October 21, 2002; as Auditor's File No. 2002102020, 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 March 28, 2006.

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

By MARTIN E. LEHR, Vice President

STATE OF WASHIN) ss:

COUNTY OF SKAGIT

On this 28th day of March, 2006, 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

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/09