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1 10:06AM

AFTER RECORDING RETURN TO:

US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304-9989

Reference No. 8400008700

FULL RECONVEYANCE

12653

The undersigned as trustee under that certain Deed of Trust, dated 11/26/2002, in which JOSEPH M NICHOLS and CAROLYN G NICHOLS, HUSBAND AND WIFE, is grantor and HORIZON BANK is beneficiary, recorded on 11/27/2002 as Auditor's File No. 200211270141, 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 said trustee in and to the property described in said Deed of Trust.

DATED this Win day of July 2006.

BISHOP, WHITE & MARSHALL,
P.S., Trustee

ANN T. MARSHALL SECRETARY

STATE OF WASHINGTON) ss.

COUNTY OF KING

On this day personally appeared before me ANN T. MARSHALL to me known to be the Secretary of BISHOP, WHITE & MARSHALL, P.S., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and official seal this [RIII] day of July 2006.

MARTHA J. LIM

NOTARY PUBLIC in and for the State of Washington, residing in King County My Commission Expires: 06/26/2007