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1 12:21PM

WHEN RECORDED RETURN TO:

S.H. RUBIN 3809 RIDGE CT MT VERNON WA 98274

Auditor File Number: 200606210049 Loan Number: 68200500138699

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 5-16-06 in which S. H. RUBIN AKA S. HERBERT RUBIN AND LUCILLE RUBIN is grantor and BANK OF AMERICA NT&SA beneficiary, recorded on 6-21-06, as Auditor's File No 200606210049, 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: January 19, 2007

PRLAP INC., Trustee

State of North Carolina County of Guilford

C. ELY, ASST, VICE PRESIDENT

I certify that I know or have satisfactory evidence that C. ELY, 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: January 19, 2007

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

PREPARED BY: T.SMITH BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27420-3500 01/19/2007 SKAGIT

MONICA C BROWN

Notary Public Rockingham County, NC My Commission Expires Oct. 12, 2008