

3/13/2007 Page

1 of

1 9:44AM

State of Washington County of Skagit

When recorded mail to: Nancy F Chapman 2117 Cascade Ct Anacortes, WA 982217402

Loan 7065857885/173

Recording requested by: Nirmala Pandey Bank of America, N. A. P O Box 23500 4161 Piedmont Parkway Greensboro, NC 27410-8110

Full Reconveyance

WHEREAS, Prlap, Inc. as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the Note or Notes secured thereby having been surrendered to said Trustee for cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by Nancy F. Chapman, A Married Woman As Her Sole and Separate Property, as Trustor, and recorded in the official records of the County of Skagit, Washington on 1/15/2004 in , Document No. 200401150086 .

NOW, THEREFORE, in accordance with said request and the provisions of said Deed of Trust, PSM Financial Management Corp., as Trustee, does hereby RECONVEY, without warranty, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Washington, AS DESCRIBED IN RECORDED DEED OF TRUST.

IN WITNESS WHEREOF, Bank of America, N.A. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Dated February 14, 2007.

PRLAP, Inc. as Trustee

Jean English, Assistant Vice President

State of North Carolina County of Guilford

On February 14, 2007 before me, the undersigned, personally appeared Jean English, title of Assistant Vice President of PRLAP, Inc., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Notary Public

Commission Expires:

NOTARY PUBLIC
OFFICIAL SEAL
DIANA MERCKLE
GUILFORD COUNTY, NC

My Commission Expires 12:01:2008