

**RECORDING REQUESTED BY AND
AFTER RECORDING MAIL TO:**UPF WASHINGTON INCORPORATED
12410 E MIRABEAU PKWY #100
SPOKANE VALLEY, WA 99216

Ref. No. 716571(P)(E)

FULL RECONVEYANCE

The undersigned, as Trustee, by virtue of that certain Blanket Appointment of Trustee and/or successor Trustee dated 5/1/2009 as Instrument No. 200905010033 under that certain Deed of Trust dated 2/21/2013 in which Randy A Ruzich, a married man as his separate estate, and Anita Spenger Phillips, to acknowledge debt, is/are Grantor(s), and Banner Bank successor by merger to Skagit State Bank, is Grantee, recorded on 2/25/2013, as Recording No. 201302250136, 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, 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.

Legal: As described in said document

DATED: 3/19/2020

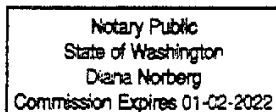
UPF WASHINGTON, INCORPORATED, TRUSTEE

Loan # 3629722869

BY: Michelle Steinmetzer
Michelle Steinmetzer, Vice PresidentSTATE OF WASHINGTON)
County of Spokane)

On 3/19/2020, before me, the undersigned Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Michelle Steinmetzer, Vice President**, 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.

Diana Norberg

NOTARY PUBLIC in and for the State of Washington

Printed Name:

Diana Norberg

My commission expires:

1/2/2022