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FILED
SKAMANIA CO., WASH.
BY SKAMANIA CO., TITLE

SEP 30 2 42 PM '99

GARY E. OLSON

AFTER RECORDING RETURN TO:

Providian Financial
PO Box 9120
Pleasanton, CA 94566-9122

Reference No. 8334001500200082

Document Title(s):

Full Reconveyance

Reference Number(s) of Documents assigned or released:

Grantor:

1. Providian Credit Services, Inc., Beneficiary
2. Brian Lynch, Trustee

Grantee:

1. Dennis C. Holm and Raylah E. Holm, husband and wife

Abbreviated Legal Description as follows:

Assessor's Property Tax Parcel/Account Number(s):

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dated 7/28/97
re: 193
filed
dated

FULL RECONVEYANCE

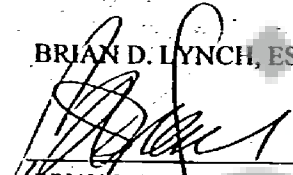
The undersigned as trustee under that certain Deed of Trust, dated 7/23/97, in which Dennis C. Holm and Raylah E. Holm, husband and wife, is grantor and Providian Credit Services, Inc. is beneficiary, recorded on 7/28/97 as Auditor's File No. Book 167 Page 567, records of Skamania County, Washington, 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

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interest now held by said trustee in and to the property described in said Deed of Trust.

DATED this 30 day of August 1999.

BRIAN D. LYNCH, ESQ., Trustee

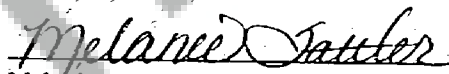

BRIAN D. LYNCH

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me BRIAN D. LYNCH to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given my hand and official seal this 30 day of August 1999.




Melanie Sattler
NOTARY PUBLIC in and for the State
of Washington, residing at Milton.
My Commission Expires: 7/15/2001