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FILED
STATE OF WASHINGTON
BY SKAMANIA CO. REC.

JAN 15 3 00 PM '04
C. Mosek

JAN 15 2004

AFTER RECORDING RETURN TO:

JOHN W. CUMMINS
PO BOX 1152
STEVENSON, WA 98648

Reference No. 357316876

FULL RECONVEYANCE

203939

The undersigned as trustee under that certain Deed of Trust, dated 5/17/02, in which JOHN W. CUMMINS AND ELIZABETH S. CUMMINS, HUSBAND AND WIFE, is grantor and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is beneficiary, recorded on 5/23/02 as Auditor's File No. 144762 BOOK 224 PAGE 566, 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 interest now held by said trustee in and to the property described in said Deed of Trust.

DATED this 13th day of January 2004.

DCBL, Inc. Trustee

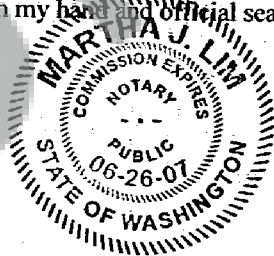
JANICE NAKANO

Assistant Secretary

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me JANICE NAKANO to me known to be the Assistant Secretary of DCBL, Inc., 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 13th day of January 2004.



Martha J. Lim

MARTHA J. LIM
NOTARY PUBLIC in and for the State
Of Washington, residing in King County
My Commission Expires: 06/26/2007