

AFTER RECORDING RETURN TO:

Ref #491-106819 / 106484
UPF INCORPORATED
910 West Boone Ave.
Spokane, WA 99201

FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust dated 12/14/2004 in which Ronald M Owens and Sherri A Owens, husband and wife, are Grantors, and People's Community Credit Union is Beneficiary, recorded on 12/21/2004, as Auditor's File No. 2004155663, in Volume N/A, Page N/A, records of Skamania County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 Skamania County, Washington.

Loan#

UPF INCORPORATED, Trustee

DATED: 11/09/2005

BY:


Randy Absalonson, President

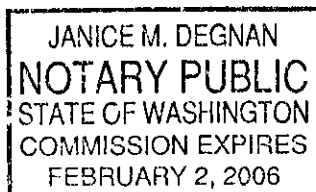
STATE OF WASHINGTON

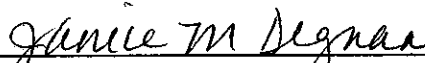
County of Spokane

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) SS.
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On 11/9/2005 before me, the undersigned, appeared Randy Absalonson, 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.




NOTARY PUBLIC in and for the State of Washington,
residing at Spokane

My commission expires:

2/2/06