



200106180030

, Skagit County Auditor

6/18/2001 Page 1 of 1 10:29:42AM

AFTER RECORDING MAIL TO:

JAMES AND STEPHANIE CRESS
25315 LAKE CAVANAUGH RD
MOUNT VERNON, WA 98274

FULL RECONVEYANCE

Loan No. 05-50002006

The undersigned as trustee under that certain Deed of Trust dated OCTOBER 10, 2000, in which JAMES A. CRESS AND STEPHANIE CRESS, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, is (Grantee), recorded on OCTOBER 23, 2000, as Auditor's File No. 200010230113, In Volume of Mortgages, at page , records of SKAGIT County, Washington, having received from the beneficiary under the said Deed of Trust a written request to fully reconvey, reciting that the obligations secured by the Deed of Trust has been fully satisfied, does hereby convey, 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.

As in Said Deed of Trust

Dated: JUNE 12, 2001

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

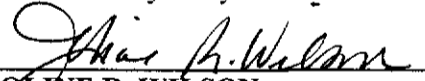

JUDY E. BOXX


KARLA C. LEWIS

State of Washington, County of WHATCOM

On this JUNE 12, 2001 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JUDY E. BOXX and KARLA C. LEWIS known to be the AUTHORIZED SIGNERS OF THE ACCOUNT the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.


JOLINE R. WILSON

Notary Public in and for the State of Washington, residing at: MAPLE FALLS

My Commission Expires: 10-11-2003

