



200110080049

, Skagit County Auditor

10/8/2001 Page 1 of 1 10:17:44AM

AFTER RECORDING MAIL TO:

JAMES F THOMAS
COLLEEN OMEARA THOMAS
399 DAVIES DR
LOPEZ ISLAND, WA 98261

FULL RECONVEYANCE

Loan No. 0795000166

The undersigned as trustee under that certain Deed of Trust dated JULY 17, 2000, in which JAMES F THOMAS AND COLLEEN O'MEARA THOMAS, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on JULY 18, 2000, as Auditor's File No. 200007180044, 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: OCTOBER 3, 2001Trustee: WESTWARD FINANCIAL SERVICE CORPORATIONBy: Karla C. Lewis

KARLA C. LEWIS

Renée A. Nichols
RENEE A. NICHOLSState of Washington, County of WHATCOM

On this 3RD DAY OF OCTOBER, 2001 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KARLA C. LEWIS and RENEE A. NICHOLS 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.

Melissa Ann Gaines

MELISSA ANN GAINES

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

My Commission Expires: 12-19-2004