

AFTER RECORDING MAIL TO:

Rune O Pedersen
Elizabeth A Swift
4812 Monté Vista Pl
Mount Vernon, WA 98273

200111140147
Skagit County Auditor
11/14/2001 Page 1 of 1 12:37:22PM

FULL RECONVEYANCE

Loan No. 0595000285

The undersigned as trustee under that certain Deed of Trust dated August 26, 1999, in which Rune O Pedersen and Elizabeth A Swift, Rune Pedersen and Elizabeth Swift, each as their separate estate, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on August 31, 1999, as Auditor's File No. 199908310016, 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: November 7, 2001

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Karla C. Lewis

KARLA C. LEWIS

Renée A. Nichols
RENEE A. NICHOLS

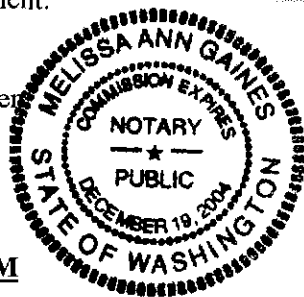
State of Washington, County of WHATCOM

On this 7th day of November, 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