



200112260055

Skagit County Auditor

12/26/2001 Page 1 of 1 10:15AM

AFTER RECORDING MAIL TO:

Steven B. Edgar
Terry L. Forde
707 Lilac Dr
Mount Vernon, WA 98273

FULL RECONVEYANCE

Loan No. 0550001902

The undersigned as trustee under that certain Deed of Trust dated October 14, 1999, in which Steven B Edgar and Terry L Forde-Edgar, Husband and Wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on October 29, 1999, as Auditor's File No. 199910290265, 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: December 13, 2001Trustee: WESTWARD FINANCIAL SERVICE CORPORATIONBy: JUDY E. BOXX

Karla C. Lewis
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 13th day of December, 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.

Renée A. Nichols
RENEE A. NICHOLS

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

My Commission Expires: 11-06-03