



200203040041
Skagit County Auditor

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AFTER RECORDING MAIL TO:

Robert and Margaret Downie
1811 Creekside Lane
Anacortes, WA 98221

FULL RECONVEYANCE

Loan No. 0750000881

The undersigned as trustee under that certain Deed of Trust dated August 26, 1998, in which Robert E Downie and Margaret W Downie, Husband and Wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on September 2, 1998, as Auditor's File No. 9809020002, In Volume 1864 of Mortgages, at page 0457, 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: February 6, 2002

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

JUDY E. BOXX

Karla C. Lewis
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 6th day of February, 2002 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

