



200207240022
Skagit County Auditor

7/24/2002 Page 1 of 1 9:47AM

AFTER RECORDING MAIL TO:

Horizon Bank
P.O. Box 580
Bellingham, Wa. 98227

FULL RECONVEYANCE

Loan No.560000021

The undersigned as trustee under that certain Deed of Trust dated MARCH 18,2002, in which RON and KRISTINA KESTI, is (Grantor) and HORIZON BANK, is (Grantee), recorded on MARCH 20,2002, as Auditor's File No. 200203200158, 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: **JULY 19, 2002**

Trustee: **WESTWARD FINANCIAL SERVICE CORPORATION**

By:

JUDY E. BOXX

Carla Williams
CARLA WILLIAMS

State of Washington, County of **WHATCOM**

On this **JULY 19, 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 **CARLA WILLIAMS** 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**

