

AFTER RECORDING MAIL TO:

RONALD BOWLIN
MARY LOU BOWLIN
3704 COMMERCIAL AVE
ANACORTES, WA 98221


200209030036
Skagit County Auditor
9/3/2002 Page 1 of 1 9:11AM

FULL RECONVEYANCE

Loan No. 0795000180

The undersigned as trustee under that certain Deed of Trust dated MARCH 6, 2001, in which RONALD B. BOWLIN AND MRY LOU BOWLIN, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on MARCH 12, 2001, as Auditor's File No. 200103120010, 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.

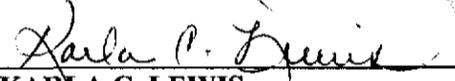
As in Said Deed of Trust

Dated: AUGUST 28, 2002

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

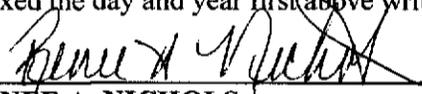
JUDY E. BOXX


KARLA C. LEWIS

State of Washington, County of WHATCOM

On this AUGUST 28, 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.


RENEE A. NICHOLS

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

My Commission Expires: 11-06-03

