



200210180040

Skagit County Auditor

10/18/2002 Page 1 of 1 10:18AM

AFTER RECORDING MAIL TO:

Jay Overway
Nanci Overway
13341 Bridgeview Way
Mt Vernon, WA 98273

FULL RECONVEYANCE

Loan No. 1050000269

The undersigned as trustee under that certain Deed of Trust dated October 23, 1998, in which Jay H Overway and Nanci C Overway, husband and wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on October 29, 1998, as Auditor's File No. 9810290005, In Volume 1889 of Mortgages, at page 0517, 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: October 10, 2002Trustee: WESTWARD FINANCIAL SERVICE CORPORATIONBy: Judy E. Boxx

JUDY E. BOXX

Karla C. Lewis
KARLA C. LEWISState of Washington, County of WHATCOM

On this 10th day of October, 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
RENEE A. NICHOLS

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

My Commission Expires: 11-06-03