



200211140113

Skagit County Auditor

11/14/2002 Page 1 of 1 10:35AM

AFTER RECORDING MAIL TO:

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

**FULL RECONVEYANCE**

Loan No. 1095000094

The undersigned as trustee under that certain Deed of Trust dated April 19, 2001, in which Jay H Overway and Nanci Overway, husband and wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on April 23, 2001, as Auditor's File No. 200104230138, 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: October 31, 2002

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Judy E. Boxx  
JUDY E. BOXX

Karla C. Lewis  
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 31st 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

