

AFTER RECORDING MAIL TO:

William Culhane  
Elaine Culhane  
24499 E State St  
Sedro Woolley, WA 98284

200211210073  
Skagit County Auditor  
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### FULL RECONVEYANCE

Loan No. 1095000111

The undersigned as trustee under that certain Deed of Trust dated August 14, 2001, in which William J Culhane and Elaine A Culhane, husband and wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on August 15, 2001, as Auditor's File No. 200108150076, 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: November 8, 2002

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

JUDY E. BOXX

KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 8th day of November, 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

