



200212170046
Skagit County Auditor

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AFTER RECORDING MAIL TO:

Nathan Loeb
Ginny Loeb
20823 Cascade Ridge Dr NW
Mount Vernon, WA 98274 7719

FULL RECONVEYANCE

Loan No. 0550001982

The undersigned as trustee under that certain Deed of Trust dated July 6, 2000, in which Nathan A Loeb and Ginny L Morang, as two single persons and Carl Loeb, Cheryl Loeb, husband and wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on July 7, 2000, as Auditor's File No. 200007100116, 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 29, 2002

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: [Signature]
JUDY E. BOXX

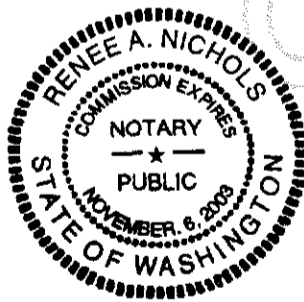
[Signature]
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 29th 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.

[Signature]
RENEE A. NICHOLS
Notary Public in and for the State of Washington, residing at: BELLINGHAM



My Commission Expires: 11-06-03