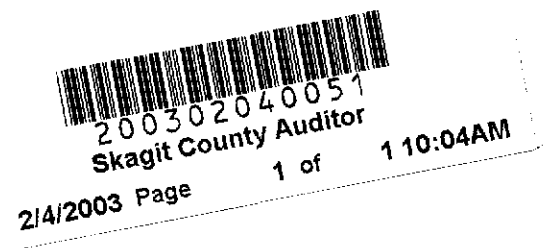


AFTER RECORDING MAIL TO:

EDWARD CHRISTIANSEN
CARMEN CHRISTIANSEN
1600 E HAZEL
BURLINGTON, WA 98233



FULL RECONVEYANCE

Loan No. 1050000464

The undersigned as trustee under that certain Deed of Trust dated APRIL 18, 2000, in which EDWARD W CHRISTIANSEN JR AND CARMEN OLIVAREZ, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on APRIL 21, 2000, as Auditor's File No. 200004210049, 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: JANUARY 29, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: JUDY E. BOXX

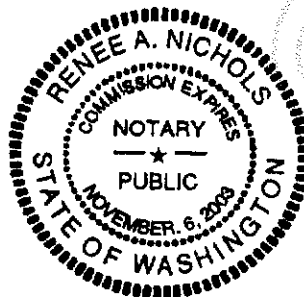
KARLA C. LEWIS
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 29TH DAY OF JANUARY, 2003 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