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Skagit County Auditor

6/13/2003 Page

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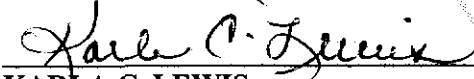
AFTER RECORDING MAIL TO:

W DAN SCHAFFER
LEE ANN SCHAFFER
3817 TERRACE DR
ANACORTES, WA 98221

FULL RECONVEYANCELoan No. 0795000212

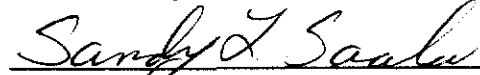
The undersigned as trustee under that certain Deed of Trust dated FEBRUARY 12, 2003, in which WILLIAM DAN SCHAFFER AND LEE ANN SCHAFFER, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on FEBRUARY 18, 2003, as Auditor's File No. 200302180256, In Volume of Mortgages, 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: JUNE 4, 2003Trustee: WESTWARD FINANCIAL SERVICE CORPORATIONBy: JUDY E. BOXXKARLA C. LEWISState of Washington, County of WHATCOM

On this 4TH DAY OF JUNE, 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.

SANDY L. SAALA

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

My Commission Expires: 02-01-2004