AFTER RECORDING MAIL TO:

2 0 0 3 0 6 1 9 0 0 7 2 Skagit County Auditor 6/19/2003 Page 1 of 1 10:24AM

BRIAN T MACKEY TAMMY J MACKEY 1102 20TH ST ANACORTES, WA 98221

FULL RECONVEYANCE

Loan No. 0797000039

The undersigned as trustee under that certain Deed of Trust dated FEBRUARY 18, 1999, in which BRIAN T MACKEY AND TAMMY J MACKEY, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on FEBRUARY 23, 1999, as Auditor's File No. 9902230001, In Volume 1947 of Mortgages, at page 0141, 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: MAY 27, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: NELLICLI W 1/ GL

KARÌA C. LEWIS

State of Washington, County of WHATCOM

On this 27TH DAY OF MAY, 2003 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared RENEE A. NICHOLS 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.

MARIANNE JOHNS

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

My Commission Expires: 01-22-07

AUNE JOHNS OF WASHING