



200306260086  
Skagit County Auditor

6/26/2003 Page 1 of 1 10:17AM

AFTER RECORDING MAIL TO:

DOUG ZEMEL  
1100 S 35TH ST  
MOUNT VERNON, WA 98274

**FULL RECONVEYANCE**

Loan No. 0597000094

The undersigned as trustee under that certain Deed of Trust dated JANUARY 17, 2002, in which DOUGLAS E ZEMPEL, AS HIS SEPARATE ESTATE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on JANUARY 22, 2002, as Auditor's File No. 200201220082, 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 9, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: [Signature]  
**JUDY E. BOXX**

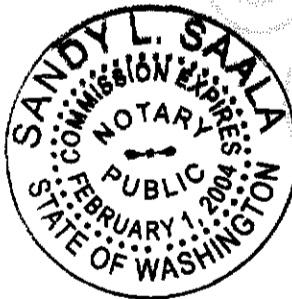
[Signature]  
**KARLA C. LEWIS**

State of Washington, County of WHATCOM

On this 9TH 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.

[Signature]  
**SANDY L. SAALA**  
Notary Public in and for the State of Washington, residing at: BELLINGHAM



My Commission Expires: 02-01-2004