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Skagit County Auditor

AFTER RECORDING MAIL TO:

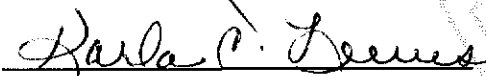
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FRANKLIN E BJORSETH  
14473 JURA LANE  
ANACORTES, WA 98221

**FULL RECONVEYANCE**Loan No. 0795000203

The undersigned as trustee under that certain Deed of Trust dated JULY 19, 2002, in which FRANKLIN E BJORSETH, AS HIS SEPARATE ESTATE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on JULY 23, 2002, as Auditor's File No. 200207230014, 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 6, 2003Trustee: WESTWARD FINANCIAL SERVICE CORPORATIONBy: JUDY E. BOXX  
KARLA C. LEWISState of Washington, County of WHATCOM

On this 6TH 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