



200308270051
Skagit County Auditor

8/27/2003 Page 1 of 1 11:10AM

AFTER RECORDING MAIL TO:

ROWLAND B GIBSON
INGER F GIBSON
25328 WALKER VALLEY RD.
MOUNT VERNON, WA 98274-8145

FULL RECONVEYANCE

Loan No. 0595000357

The undersigned as trustee under that certain Deed of Trust dated JANUARY 13, 2003, in which ROWLAND B GIBSON AND INGER F GIBSON, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on JANUARY 14, 2003, as Auditor's File No. 200301140144, 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: AUGUST 20, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Judy E. Boxx

JUDY E. BOXX

Karla C. Lewis
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this THE 20TH DAY OF AUGUST, 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.

Lindsay Joy Vanderyacht
LINDSAY JOY VANDERYACHT
Notary Public in and for the State of Washington, residing at: LYNDEN



My Commission Expires: 02-15-07