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Skagit County Auditor

AFTER RECORDING MAIL TO:

9/19/2003 Page

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1 10:04AM

FERNANDO R RETUTA  
ARLENE P RETUTA  
1216 JUNIPER PL  
MOUNT VERNON, WA 98273

**FULL RECONVEYANCE**Loan No. 1050000418

The undersigned as trustee under that certain Deed of Trust dated OCTOBER 18, 1999, in which FERNANDO R RETUTA AND ARLENE P RETUTA, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on OCTOBER 22, 1999, as Auditor's File No. 199910220010, 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: JULY 31, 2003Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

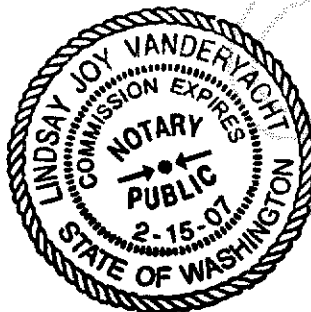
JUDY E. BOXXRENEE A. NICHOLSState of Washington, County of WHATCOM

On this 31ST DAY OF JULY, 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 RENEE A. NICHOLS 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: 02-15-2007