



200310020053

Skagit County Auditor

10/2/2003 Page 1 of 2 9:45AM

AFTER RECORDING RETURN TO:

HORIZON BANK
PO BOX 580
BELLINGHAM WA 98227

**DECLARATION OF CANCELLATION OF RECONVEYANCE AND
REINSTATEMENT OF DEED OF TRUST**

LOAN NO. 0597000104

WHEREAS, on June 13, 2003, the undersigned Tracey Baker, was the owner of all of the following described real property:

LOT 31, "FOX HILL ESTATES, DIVISION 3", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON

And as particularly described in that certain Deed of Trust dated JUNE 27, 2002, executed by TRACEY BAKER, WHO APPEARING OF RECORD AS TRACEY C BAKER, AS HER SEPARATE ESTATE, as Grantor, to Westward Financial Service Corporation, as Trustee, in favor of Horizon Bank, A Savings Bank, to secure an indebtedness of \$ 10,000.00, and recorded June 28, 2002, under Auditor's File No. 200206280057, records of SKAGIT County, Washington; and

WHEREAS, on JUNE 13, 2003, there was recorded in the Office of the County Auditor of SKAGIT County, Washington Full Reconveyance, under Auditor's File No. 200306130072, executed by the trustee under said Deed of Trust, Westward Financial Service Corporation, purporting to reconvey from the force and effect of said Deed of Trust the above described real property; and

WHEREAS, said Full Reconveyance was recorded through error, inadvertence, and mistake, which recording was wholly contrary to the contemplation and intention of the parties to said Deed of Trust; and

WHEREAS, it is now the desire and intent of the parties to said Deed of Trust to correct the record title to the land covered by said above referred to Deed of Trust by causing said Deed of Trust to be reinstated as valid lien upon the here in above described real property.

NOW, THEREFORE, Westward Financial Service Corporation the undersigned Trustee, in consideration of the premises herein recited, does hereby declare that certain Full Reconveyance recorded, JUNE 13, 2003, under Auditor's File No. 200306130072 records of SKAGIT County, Washington, is absolutely null and void, and of no force and effect, and that the lien of that certain Deed of Trust recorded under Auditor's File No. 200206280057, records of SKAGIT COUNTY, Washington, is hereby declared to be reinstated as a lien upon the above described property, with full force and effect and priority, as of the above original date of execution of said Deed of Trust, to the same effect as through the Full Reconveyance recorded under Auditor's File No. 200306130072, records of SKAGIT COUNTY, Washington had never been issued and recorded.

IN WITNESS WHEREOF, said Westward Financial Service Corporation, has caused its name and seal to be affixed hereto by its duly authorized officers this 22ND day of September 22, 2003.

Tracey C Baker
TRACEY BAKER

WESTWARD FINANCIAL SERVICE CORPORATION
TRUSTEE

Renee A Nichols
BY: RENEE A. NICHOLS

Judy E Boxx
BY: JUDY E. BOXX

HORIZON BANK, A SAVINGS BANK
BENEFICIARY

Renee A Nichols
BY: RENEE A. NICHOLS, AVP

Judy E Boxx
BY: JUDY E. BOXX, VP.

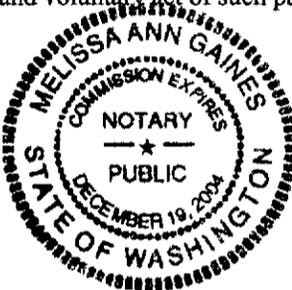
State of Washington
County of Whatcom

I hereby certify that I know or have satisfactory evidence that Renee A. Nichols and Judy E. Boxx is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath state that she is authorized to execute that instrument and acknowledged it as the Assistant-Vice President and Vice President of Horizon Bank, A Savings Bank, to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated this 15th day of JULY 15, 2002.

Melissa Ann Gaines

Melissa Ann Gaines
NOTARY PUBLIC in and for the
State of WASHINGTON, residing at
Bellingham
My Appointment Expires: 12-19-04



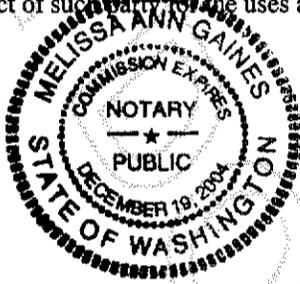
State of Washington
County of Whatcom

I hereby certify that I know or have satisfactory evidence that Renee A. Nichols and Judy E. Boxx is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath state that she is authorized to execute that instrument and acknowledged it as the Authorized Signers of Westward Financial Service Corporation, to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated this 15th day of JULY 15, 2002.

Melissa Ann Gaines

Melissa Ann Gaines
NOTARY PUBLIC in and for the
State of WASHINGTON, residing at
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