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111:11AM

Name: Address: National City Mortgage

PØ Box 1820

Dayton, Ohio 45401-1820



LAND TITLE COMPANY OF SKAGIT COUNTY

DEED OF FULL RECONVEYANCE

Reference #:

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

Dated :

January 30, 2002

Recorded:

February 5, 2002 200202050024

Recording No.: County of:

Skagit

State of:

Washington

Grantor:

Karen M. Cooley, as her separate estate

Trustee:

Westward Financial Services

Beneficiary:

Horizon Bank

Legal:

As in said Deed of Trust

having received from the Beneficiary under said Deed of Trust, a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Date: October 10, 2003

E COMPANY

Assistant Secretary

State of Washington

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County of Pierce

Personally appeared Paul S. Chatterton, who duly sworn did say that he is the Assistant Secretary of Transnation Title Insurance Company, a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and he acknowledged said instrument to be its voluntary act and deed

> Notary Public in and for the State of Washington, residing in Pierce County.

My appointment expires: May 9, 2007.