AFTER RECORDING, MAIL TO:

HORIZON BANK COMMERICAL BANKING CENTER 2211 RIMLAND DRIVE, SUITE 230 BELLINGHAM, WA 98226 ATTN: SHANNON SHARP



FULL RECONVEYANCE (WITHOUT SATISFACTION)

Loan No. 0560000045

The undersigned as trustee under that certain Deed of Trust dated FEBRUARY 20, 2003, in which ROBERT E. DeWOLFE IS GRANTOR and HORIZON BANK IS GRANTEE, recorded on FEBRUARY 21, 2003, as Auditor's File No.200302210115, 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 have not 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.

Westward Financial Service Corporation

Dated OCTOBER 28, 2003

execute the said instrument.

My Commission Expires:

Residing at _

y/inter manting

Trustee:

by. Oscil i www.s. is
Violet Martinson
V van L Niegen
Diane Neyens
State of Washington)
County of Whatcom)
On this 3rd day of September, 2003 before me, the undersigned, a
Notary Public in and for the State of Washington, duly commissioned and
sworn, personally appeared Violet Martinson and Diane Neyens, known to be
the AUTHORIZED SIGNERS written. 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 any windered to

Witness my hand and official seal hereto affixed the day at

Notary Public in and for the State of Washington,