



200312190066  
Skagit County Auditor

12/19/2003 Page 1 of 1 9:17AM

AFTER RECORDING MAIL TO:

ROBERT D GUNDERSON  
RACHEL L GUNDERSON  
8038 FARM TO MARKET RD  
BOW, WA 98232

### FULL RECONVEYANCE

Loan No. 1097000058

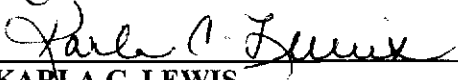
The undersigned as trustee under that certain Deed of Trust dated SEPTEMBER 27, 2002, in which ROBERT D GUNDERSON AND RACHEL L GUNDERSON, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on SEPTEMBER 27, 2002 UNDER A/F # 200209270163, RE-RECORDED DECEMBER 3, 2002, as Auditor's File No. 200212030075, 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: NOVEMBER 18, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

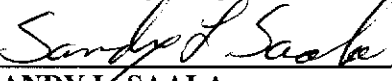
By:   
RENEE A. NICHOLS

  
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this THE 18TH DAY OF NOVEMBER, 2003 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared RENEE A. NICHOLS 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.

  
SANDY L. SAALA  
Notary Public in and for the State of  
Washington, residing at: BELLINGHAM

My Commission Expires: 02-01-2004

