AFTER RECORDING, MAIL TO:

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



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111:13AM

111006-55

FULL RECONVEYANCE (WITHOUT SATISFACTION)

Loan No. 0560000036

The undersigned as trustee under that certain Deed of Trust dated October 24, 2002, in which Anthony J Flynn and Lale A Johnson; husband and wife IS GRANTOR and HORIZON BANK IS GRANTEE, recorded on October 31, 2002, as Auditor's File No.200210310124, 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.

Dated: February 24, 2004

Trustee: Westward Financial Service Corporation

By:

Violet Martinson

Diane Neyens

State of Washington )

) §

County of Whatcom )

On this 24th day of February, 2004 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 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

ERIN J. XOLSEN

Notary Public in and for the State of Washington

Residing at Bellingham.

My Commission Expires: 6-1-2004.

ERIN J. OLSEN
STATE OF WASHINGTON
NOTARY ----- PUBLIC
My Commission Expires 6-01-04