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1 9:06AM

AFTER RECORDING MAIL TO:
RONALD KESTI JR

KRISTINA KESTI 1315 HENSON CT

SEDRO WOOLLEY, WA 98284 1577

FULL RECONVEYANCE

Loan No. 0597000122

The undersigned as trustee under that certain Deed of Trust dated OCTOBER 28, 2002, in which RON KESTI AND KRISTINA KESTI, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on OCTOBER 29, 2002, as Auditor's File No.

200210290181, 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: MARCH 10, 2004

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

RENEE A. NICHOILS

TAMMY BARNETT

State of Washington, County of WHATCOM

On this 10TH DAY OF MARCH, 2004 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared RENEE A. NICHOLS and TAMMY BARNETT 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 LASAALA

Notary Public in and for the State of

Washington, residing at: BELLINGHAM

My Commission Expires: 02-01-2008