AFTER RECORDING, MAIL TO:

Horizon Bank
Commercial Banking Center
2211 Rimland Drive, Suite 230
Bellingham, WA 98226
Attn: Erin Olsen

200501310099
Skagit County Auditor
1/31/2005 Page 1 of 1 10:06AM

FULL RECONVEYANCE
WITHOUT SATISFACTION OF INDEBTEDNESS

Loan No. 106-6

The undersigned as trustee under that certain Deed of Trust dated September 25, 2000, in which **Rudy W. Kerkvliet and Kathleen P. Kerkvliet; husband and wife is Grantor** and **HORIZON BANK is Grantee,** recorded on September 26, 2000, as **Auditor's File No. 200009260112,** 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 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.

As in said Deed of Trust

Dated: January 25, 2005

Trustee: **Westward Financial Service Corporation**

By: _____
SUSAN CEDERGREEN

_____
VIOLET MARTINSON

State of Washington)
) SS
County of Whatcom)

On this 26th day of January, 2005 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Susan Cedergreen and Violet Martinson 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.

_____
ERIN J. OLSEN
Notary Public in and for the State of Washington,
Residing at Bellingham
My Commission Expires: 6/1/2008.

NOTARY PUBLIC
STATE OF WASHINGTON
ERIN J. OLSEN
My Appointment Expires
JUNE 1, 2008

UNOFFICIAL DOCUMENT