



200503020036

Skagit County Auditor

3/2/2005 Page 1 of 1 9:42AM

AFTER RECORDING MAIL TO:

Judith Lind Owen  
17805 Bow Hill Road  
Bow, Washington 98232-9694

**FULL RECONVEYANCE**

Loan No. 1095000151

The undersigned as trustee under that certain Deed of Trust dated November 19, 2002, in which Judith Lind Owen, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on November 21, 2002, as Auditor's File No. 200211210174, 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: February 18, 2005

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Tammy Barnett  
TAMMY BARNETT

Renee A. Nichols  
RENEE A. NICHOLS

State of Washington, County of WHATCOM

On this 18th Day of February, 2005 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared TAMMY BARNETT and RENEE A. NICHOLS 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.

Trista Marie Chilson  
TRISTA MARIE CHILSON  
Notary Public in and for the State of  
Washington, residing at: BELLINGHAM

My Commission Expires: 03-15-08

