



200509300081

Skagit County Auditor

9/30/2005 Page 1 of 1 11:13AM

AFTER RECORDING MAIL TO:

Denise Morgan
1615 9th ST
Anacortes, WA 98221

FULL RECONVEYANCE

Loan No. 797000152

The undersigned as trustee under that certain Deed of Trust dated March 1, 2004, in which Denise M. Morgan, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on March 5, 2004, as Auditor's File No. 200403050073, 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: September 27, 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 27th day of September, 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

