

Skagit County Auditor

AFTER RECORDING MAIL TO:

11/4/2005 Page

1 9:50AM

Vernon J. Hertz Jeanie M. Hertz PO Box 763 La Conner, WA 98257-0763

FULL RECONVEYANCE

Loan No. 0597000024

The undersigned as trustee under that certain Deed of Trust dated October 7, 1998, in which Vernon J. Hertz and Jeanne Marie Hertz, Husband and Wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on October 9, 1998, as Auditor's File No. 9810090095, In Volume 1881 of Mortgages, at page 0356, 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: October 19, 2005

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By:

State of Washington, County of WHATCOM

On this 19th day of October, 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.

Notary Public in and for the State of

Washington, residing at: MOUNT VERNON

My Commission Expires: 11-29-07