

200511040099
Skagit County Auditor
11/4/2005 Page 1 of 1 9:51AM

AFTER RECORDING MAIL TO:

Nick J. Ivancovich Jr.
Debra A. Ivancovich
1096 Alger Cain Lake Rd.
Sedro-Woolley, WA 98284-8132

FULL RECONVEYANCE

Loan No. 0197000445

The undersigned as trustee under that certain Deed of Trust dated May 20, 2004, in which Nicholas J. Ivancovich and Debra A. Ivancovich, husband and wife, is (**Grantor**) and **HORIZON BANK, A SAVINGS BANK**, is (**Grantee**), recorded on May 24, 2004, as Auditor's File No. 200405240111, In Volume N/A of Mortgages, at page N/A, 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 30, 2005

Trustee: **WESTWARD FINANCIAL SERVICE CORPORATION**

By: *Tammy Barnett*
TAMMY BARNETT

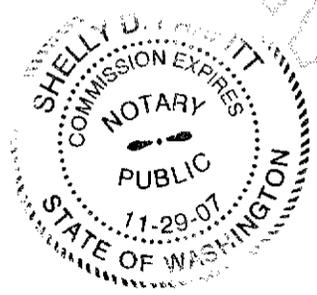
Renee A. Nichols
RENEE A. NICHOLS

State of Washington, County of **WHATCOM**

On this 30th 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.

Shelly D. Parfitt
SHELLY D/PARFITT
Notary Public in and for the State of
Washington, residing at: **MOUNT VERNON**



My Commission Expires: **11-29-07**