AFTER RECORDING, MAIL TO:

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



12/27/2005 Page

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110:26AM

FULL RECONVEYANCE WITHOUT SATISFACTION OF INDEBTEDNESS

Loan No. 0760000001

The undersigned as trustee under that certain Deed of Trust dated July 29, 2005, in which W. Scott Irving and Robin P. Irving is Grantor and HORIZON BANK is Grantee, recorded on August 1, 2005, as Auditor's File No. 200508010097, 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: December 21, 2005

Trustee:

Westward Financial Services Corporation

By:

VIOLET MARTINSO

ERIN YOLSEN

State of Washington

SS (

County of Whatcom)

On this 2/5t day of December, 2005 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Violet Martinson and Erin J. Olsen 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.

Kristin Zuanich

Notary Public in and for the State of Washington,

Residing at Bellingham

My Commission Expires: 11/18/2008

Notary Public
State of Washington
KRISTIN ZUANICH
My Appointment Expires Nov 18. 2008

open (Populario) Principality (Companies) Principality (BC) BOOS (B) von Bengal (Printipalis)