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## AFTER RECORDING RETURN TO:

US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304-9989

Reference No. 7400006975

## FULL RECONVEYANCE

8095

The undersigned as trustee under that certain Deed of Trust, dated 11/12/2002, in which MEGAN A SKJEL A SINGLE INDIVIDUAL, is grantor and HORIZON BANK is beneficiary, recorded on 11/15/2002 as Auditor's File No. 200211150080 , records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust, a written request to reconvey, does hereby reconvey, 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.

DATED this Ith day of December 2005.

Trustee

STATE OF WASHINGTON

) ss.

COUNTY OF KING

On this day personally appeared before me WILLIAM L. BISHOP, JR. to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given my hand and official seal this 2000 day of December 2005.

NOTARY PUBLIC in and for the State Of Washington, residing in King County My Commission Expires: 06/26/2007