



200601060043
Skagit County Auditor

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AFTER RECORDING MAIL TO:

Joel Callahan
Debra L. Callahan
276 Lake Samish Rd.
Bellingham, WA 98229

FULL RECONVEYANCE

Loan No. 0650000753

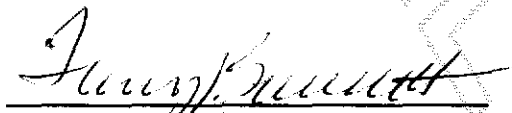
The undersigned as trustee under that certain Deed of Trust dated November 2, 2004, in which **Joel Callahan and Debra Callahan, husband and wife**, is (Grantor) and **HORIZON BANK, A SAVINGS BANK**, is (Grantee), recorded on November 8, 2004, as Auditor's File No. 200411080148, In Volume N/A of Mortgages, 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: **December 9, 2005**

Trustee: **WESTWARD FINANCIAL SERVICE CORPORATION**

By:


TAMMY BARNETT


RENEE A. NICHOLS

State of Washington, County of **WHATCOM**

On this 9th day of December, 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

Notary Public in and for the State of
Washington, residing at: **MOUNT VERNON**

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

