



Skagit County Auditor

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1 10:02AM

AFTER RECORDING MAIL TO:

Karen L. Bretvick
12080 Hilynn Dr.
Burlington, WA 98233-3560

FULL RECONVEYANCE

Loan No. 1097000076

The undersigned as trustee under that certain Deed of Trust dated **October 3, 2003**, in which **Karen L. Bretvick, as her separate property**, is (Grantor) and **HORIZON BANK, A SAVINGS BANK**, is (Grantee), recorded on **October 14, 2003**, as Auditor's File No. **200310140138**, 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: **January 6, 2006**

Trustee: **WESTWARD FINANCIAL SERVICE CORPORATION**

By:


TAMMY BARNETT


RENEE A. NICHOLS

State of Washington, County of **WHATCOM**

On this **6th day of January, 2006** 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**

