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1 10:39AM

AFTER RECORDING MAIL TO:

HORIZON BANK 2211 RIMLAND DRIVE SUITE 230 BELLINGHAM, WA 98226 ATTN Consumer Docs

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 11/4/2005, in which Robert Santiago and Carmen E Santiago is (Grantor) and HORIZON BANK is (Grantee), recorded on 11/8/2005, as Auditor's File No. 200511080013, 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: 9/12/2006 Trustee: WESTWARD FINANCIAL SERVICE CORPORATION
By: V MARCH & ChatCare
Diane Neyens Lm.(ulla)
Susan McCulloch
State of Washington)) §
County of Whatcom)

Witness my hand and official seal hereto affixed the day and year first above written.

Erin J. Olen Notary Public in and for the State of Washington, residing at: Bellingham

My Commission Expires: 6/1/2008

NOTARY PUBLIC STATE OF WASHINGTON ERIN J. OLSEN

My Appointment Expires JUNE 1, 2008