

AFTER RECORDING MAIL TO:

HORIZON BANK  
2211 RIMLAND DRIVE SUITE 230  
BELLINGHAM, WA 98226  
ATTN: Consumer Docs  
Loan #: 0797000157



200612040075  
Skagit County Auditor

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**FULL RECONVEYANCE**

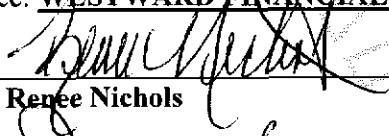
The undersigned as trustee under that certain Deed of Trust dated 4/27/2004, in which **Richard A. Ballow and Gail G. Ballow is (Grantor)** and HORIZON BANK is **(Grantee)**, recorded on 4/30/2004, as Auditor's File No. **200404300007**, records of Skagit County, Washington, having received from the 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.

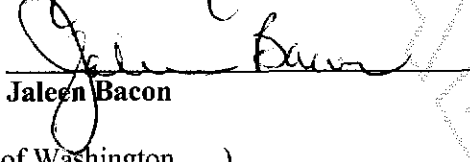
As in Said Deed of Trust

Dated: **11/24/2006**

Trustee: **WESTWARD FINANCIAL SERVICES CORPORATION**

By:

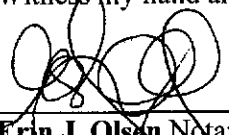
  
**Renee Nichols**

  
**Jaleen Bacon**

State of Washington     )  
                                          ) §  
County of Whatcom     )

On this 29<sup>th</sup> day of November, 2006, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Renee Nichols** and **Jaleen Bacon** 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.

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

My Commission Expires: **6/1/2008**

