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AFTER RECORDING MAIL TO:

HORIZON BANK 2211 RIMLAND DRIVE SUITE 230 BELLINGHAM, WA 98226 ATTN: Nancy Shipman Loan: #1060000103

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated June 23, 2004, in which JOSEPH L. ANDREWS AND JENNIFER ANDREWS are (Grantors) and HORIZON BANK is (Grantee), recorded on July 22, 2004, as Auditor's File No. 200407220073, 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 8, 2007**

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Chalet Martinson
VIOLET MARTINSON

Simular

SUSAN/MCCULLOCH

State of Washington)

) §

County of Whatcom

On this 9th day of January, 2007, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared VIOLET MARTINSON and SUSAN MCCULLOCH 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.

Kristin Zuanich Notary Public in and for the State of

Washington, residing at: Bellingham

My Commission Expires: 11-18-08

Notary Public
State of Washington
KRISTIN ZUANICH
My Appointment Expires Nov. 18, 2008