

AFTER RECORDING MAIL TO:

HORIZON BANK  
2211 RIMLAND DRIVE SUITE 230  
BELLINGHAM, WA 98226  
ATTN: Kris Zuanich

Loan # 0160000073



200703120049

Skagit County Auditor

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1 10:11AM

### FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated **November 7, 2003**, in which **Peter Steffen and Denise J. Steffen** <sup>and Joe C. Byers</sup> is (Grantor) and HORIZON BANK is (Grantee), recorded on **November 12, 2003**, as Auditor's File No. **200311120257**, 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: **February 23, 2007**

Trustee: **WESTWARD FINANCIAL SERVICES CORPORATION**

By: *[Signature]*  
**VIOLET MARTINSON**

*[Signature]*  
**SUSAN MCCULLOCH**

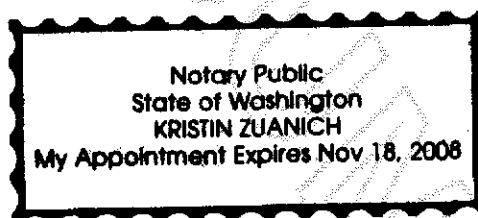
State of Washington    )  
                                      ) §  
County of Whatcom    )

On this        day of        , 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.

*[Signature]*  
**Kristin Zuanich** Notary Public in and for the State of Washington, residing at: **BELLINGHAM**

My Commission Expires: **11/18/08**



My Appointment Expires Nov 18, 2008  
KATHY ZIMMICH  
State of Washington  
Notary Public