

AFTER RECORDING MAIL TO:

11/9/2007 Page

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1 10:02AM

HORIZON BANK 2211 RIMLAND DRIVE SUITE 230 BELLINGHAM, WA 98226 ATTN: Consumer Docs Loan #: 9000002308

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 06/19/07, in which Kay M. Hoffman is (Grantor) and HORIZON BANK is (Grantee), recorded on 06/20/07, as Auditor's File No. 200706200117, 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: 9/28/2007

Trustee: WESTWARD FINANCIAL SERVICES CORPORATION

Susan McCulloch Just ma Violet Martinson State of Washington County of Whatcom

day of November, 2007, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Susan McCulloch and Violet Martinson 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 Olsen 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