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1 9:48AM

AFTER RECORDING MAIL TO:

HORIZON BANK 2211 RIMLAND DRIVE SUITE 230 BELLINGHAM, WA 98226 ATTN: Consumer Docs Ref: CONBAJF133

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated 02/15/02, in which Stephen Louia and Jodene Louia is (Grantor) and HORIZON BANK is (Grantee), recorded on 02/19/02, as Auditor's File No. 200202190244, 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: 2/15/08

Trustee: WESTWARD FINANCIAL SERVICES CORPORATION

By: Violet Martinson

Violet Martinson

Erin J. Olsen

State of Washington)

(County of Whatcom)

On this 194 day of 165 day of 165 day and 165 day of 165 day and 165 day of 1

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

Melissa Ann Gaines Notary Public in and for the State of Washington, residing at: Bellingham

My Commission Expires: 12/19/08

