

AFTER RECORDING MAIL TO:

HORIZON BANK  
2211 RIMLAND DRIVE SUITE 230  
BELLINGHAM, WA 98226  
ATTN: Consumer Docs ref CONJ642

**FULL RECONVEYANCE**

The undersigned as trustee under that certain Deed of Trust dated 5/5/2005, in which **Gary R. Santiago and Bernice K. Santiago is (Grantor)** and HORIZON BANK is **(Grantee)**, recorded on 5/9/2005, as Auditor's File No. 200505090078, 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: 4/9/2008

Trustee: WESTWARD FINANCIAL SERVICES CORPORATION

By: Violet Martinson  
Violet Martinson

Susan McCulloch  
Susan McCulloch

State of Washington     )  
                                      ) §  
County of Whatcom     )

On this 13<sup>th</sup> day of May, 2008, 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.

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

My Commission Expires: 6/1/2008

