



200809260049

Skagit County Auditor

9/26/2008 Page 1 of 1 10:01AM

AFTER RECORDING MAIL TO:

HORIZON BANK
 2211 RIMLAND DRIVE SUITE 230
 BELLINGHAM, WA 98226
 ATTN: Consumer Docs ref CONBJF1024

FULL RECONVEYANCE


The undersigned as trustee under that certain Deed of Trust dated 5/20/03, in which **Steven D. Zerr, as his separate estate is (Grantor)** and HORIZON BANK is **(Grantee)**, recorded on 5/29/03, as Auditor's File No. **200305290215**, 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: 9/15/2008Trustee: WESTWARD FINANCIAL SERVICES CORPORATION

By:

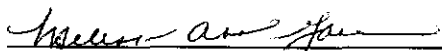

 Erin J. Olsen


 Susan McCulloch

State of Washington)
) §
 County of Whatcom)

On this 19th day of September, 2008, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Erin J. Olsen** 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.



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

My Commission Expires: 12/19/2008