

AFTER RECORDING MAIL TO:

HORIZON BANK
2214 RIMLAND DRIVE SUITE 230
BELLINGHAM, WA 98226



200906120035
Skagit County Auditor

6/12/2009 Page 1 of 1 9:04AM

FULL RECONVEYANCE

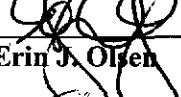
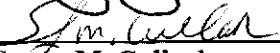
ATTN: Consumer Docs ref CONJ1115

The undersigned as trustee under that certain Deed of Trust dated 12/9/2005, in which **Karen L. Bretvick, as her separate property is (Grantor)** and HORIZON BANK is **(Grantee)**, recorded on 12/14/2005, as Auditor's File No. **200512140003**, 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: 6/4/2009

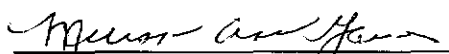
Trustee: **WESTWARD FINANCIAL SERVICES CORPORATION**

By: 
Erin J. Olsen

Susan McCulloch

State of Washington)
) §
County of Whatcom)

On this 10th day of June, 2009, 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: **12/18/2012**

