



200910300043
Skagit County Auditor

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AFTER RECORDING MAIL TO:

HORIZON BANK
2211 RIMLAND DRIVE SUITE 230
BELLINGHAM, WA 98226

FULL RECONVEYANCE

Attn: KZ Ref#: CML A76721

The undersigned as trustee under that certain Deed of Trust dated **November 29, 2005**, in which **James A. Cress and Stephanie A. Cress, husband and wife is (Grantor)** and HORIZON BANK is **(Grantee)**, recorded on **December 5, 2005**, as Auditor's File No. **200512050151**, 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: **October 22, 2009**

Trustee: **WESTWARD FINANCIAL SERVICES CORPORATION**

By: *Susan McCulloch*
SUSAN MCCULLOCH

Erin J. Olsen
ERIN J. OLSEN

State of Washington)
) §
County of Whatcom)

On this 22nd day of October, 2009, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **SUSAN MCCULLOCH** and **ERIN J. OLSEN** 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.

Kristin Zuanich
Kristin Zuanich Notary Public in and for the State of Washington, residing at: **BELLINGHAM**

My Commission Expires: **11/17/2012**

