

AFTER RECORDING MAIL TO:

PATTI L COGGINS  
22902 MUD LAKE RD  
MOUNT VERNON, WA 98273 8019

  
200301280031  
Skagit County Auditor  
1/28/2003 Page 1 of 1 10:10AM

**FULL RECONVEYANCE**

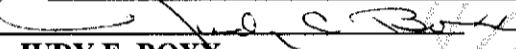
Loan No. 0550001930

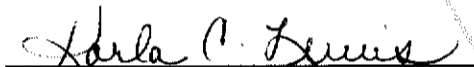
The undersigned as trustee under that certain Deed of Trust dated DECEMBER 27, 1999, in which PATTI L COGGINS, AN UNMARRIED PERSON, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on JANUARY 5, 2000, as Auditor's File No. 200001050012, In Volume of Mortgages, at page , records of 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: JANUARY 15, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

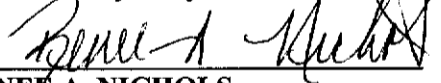
By:   
JUDY E. BOXX

  
KARLA C. LEWIS

State of Washington, County of WHATCOM

On this 15TH DAY OF JANUARY, 2003 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JUDY E. BOXX and KARLA C. LEWIS 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.

  
RENEE A. NICHOLS  
Notary Public in and for the State of Washington, residing at: BELLINGHAM

My Commission Expires: 11-06-03

