

AFTER RECORDING MAIL TO:

THOMAS WILLIAMS
SHELLY WILLIAMS
3600 SENECA DR
MOUNT VERNON, WA 98273



200309160043
Skagit County Auditor

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FULL RECONVEYANCE

Loan No. 1050000514

The undersigned as trustee under that certain Deed of Trust dated NOVEMBER 20, 2000, in which THOMAS A WILLIAMS AND SHELLY WILLIAMS, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on NOVEMBER 27, 2000, as Auditor's File No. 200011270125, 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: SEPTEMBER 12, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Karla C. Lewis
KARLA C. LEWIS

Renee A. Nichols
RENEE A. NICHOLS

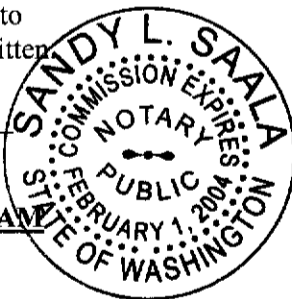
State of Washington, County of WHATCOM

On this 12TH DAY OF SEPTEMBER, 2003 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KARLA C. LEWIS and RENEE A. NICHOLS 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.

Sandy L. Saala
SANDY L. SAALA

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



My Commission Expires: 2-1-2004