



200401120143
Skagit County Auditor

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AFTER RECORDING MAIL TO:

STEVEN GILBERT
TAMARA GILBERT
17064 KOKANEE CT.
MOUNT VERNON, WA 98274-7086

FULL RECONVEYANCE

Loan No. 0597000097

The undersigned as trustee under that certain Deed of Trust dated MAY 28, 2002, in which STEVEN A GILBERT AND TAMARA M GILBERT, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on JUNE 4, 2002, as Auditor's File No. 200206040047, 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: DECEMBER 29, 2003

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: *Karla C. Lewis*
KARLA C. LEWIS
Renée A. Nichols
RENEE A. NICHOLS

State of Washington, County of WHATCOM

On this THE 29TH DAY OF DECEMBER, 2003 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared RENEE A. NICHOLS 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.

Lindsay Joy Vanderyacht
LINDSAY JOY VANDERYACHT
Notary Public in and for the State of Washington, residing at: LYNDEN

My Commission Expires: 02-15-07

