

AFTER RECORDING MAIL TO:

BENJAMIN T CALDWELL
LAURA E CALDWELL
15844 YOKEKO DR
ANACORTES, WA 98221

FULL RECONVEYANCE

Loan No. 0750001024

The undersigned as trustee under that certain Deed of Trust dated APRIL 21, 2000, in which BENJAMIN T CALDWELL AND LAURA E CALDWELL, HUSBAND AND WIFE, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on APRIL 28, 2000, as Auditor's File No. 200004280100, 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: MARCH 3, 2004

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Tammy Barnett
TAMMY BARNETT

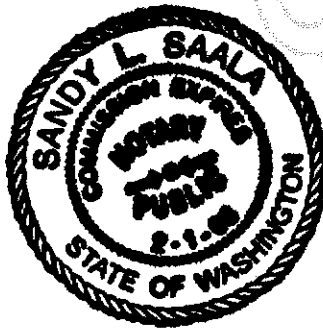
Renee A. Nichols
RENEE A. NICHOLS

State of Washington, County of WHATCOM

On this 3RD DAY OF MARCH, 2004 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared TAMMY BARNETT 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: 02-01-08