

AFTER RECORDING MAIL TO:

HORIZON BANK 2211 RIMLAND DRIVE SUITE 230 BELLINGHAM, WA 98226 ATTN: Jean Loan: # 078-4

Datadi Fahmami 20, 2007

County of Whatcom

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated October 19, 2004, in which **Timothy S.** Hofferth and Elizabeth J. Ray are (Grantors) and HORIZON BANK is (Grantee), recorded on November 15, 2004, as Auditor's File No. 200411150174, 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

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Dated. February 20, 2007	
Trustee: WESTWARD FINANCIAL SERVICE CORPORATION	V
By: SAM Culler	
SUSAN MCCULLOCH	
Viclet Martinson VIOLET MARTINSON	
State of Washington)	

On this 22 day of February, 2007, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared SUSAN MCCULLOCH and VIOLET MARTINSON 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.

Melissa Ann Gaines Notary Public in and for the State of Washington, residing at: Bellingham

My Commission Expires: 12/19/08

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