

2/25/2010 Page

9:25AM

After Recording Return To:

US Bank Home Mortgage PO Box 20005 Owensboro, KY 42304-9989

Loan No. 8400007590

File No. 53543

FULL RECONVEYANCE

The undersigned as trustee under that certain deed of trust dated 11/13/2002, in which SHEILA M GERRARD, AS HER SEPARATE ESTATE, is Grantor(s), and HORIZON BANK, is beneficiary, recorded on 11/19/2002, as Instrument Number 200211190013, , records of Skagit County, Washington, having received from the beneficiary under said deed of trust, a written request to reconvey, does hereby reconvey, 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.

DATED this 22 day of February

STATE OF WASHINGTON

COUNTY OF KING

On this ______ day of February 2010, personally appeared before me William L. Bishop, Jr., Trustee, to me known to be the President of Bishop, White & Marshall, P.S., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and official seal this 23 day of February 2010.

NOTARY PUBLIC in and for the State

of Washington, residing in

King County

My Commission Expires: 09/26/2011