

AFTER RECORDING MAIL TO:

Horizon Bank
P.O. Box 580
Bellingham, WA 98227



200201180066
Skagit County Auditor

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Loan No. 0550002221

Assessor's Parcel or Account Number:
4681-000-057-0000

Abbreviated Legal Description:
Lot 57 "Maddox Creek PUD Phase 1"

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to
Principal Residential Mortgage Inc

whose address is 711 High St. Des Moines, IA 50392-0740

all beneficial interest under that certain Deed of Trust dated December 31, 2001, executed
by Michael T Miller and Melissa H Miller, husband and wife

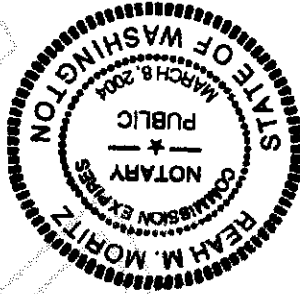
to Westward Financial Services, Grantor,
January 3, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200201030065, Skagit County Records, State of Washington
on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***
LOT 57, "MADDOX CREEK P.U.D. PHASE 1". AS PER PLAT RECORDED IN
VOLUME 16 OF PLATS, PAGES 121 THROUGH 130, INCLUSIVE, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

TOGETHER with the note or notes therein described or referred to, the money due and to become
due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

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(OFFICIAL SEAL)



Reah Moritz
Notary Public for the State of Washington
Residing at Bellingham
My commission expires 03-08-2004

On 11/4/02, before me, the undersigned Notary Public, personally appeared Renee Nichols and Marie Collings, and personally known to me or proved to me on the basis of satisfactory evidence to be the Assistant Vice Presidents, authorized agents for the Lender that executed the within foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

LENDER:
Horizon Bank

Loan No. 0550002221
Dated: January 7, 2002

By: Marie Collings
Authorized Officer

By: Paul A. Moritz
Authorized Officer