

After Recording Return To:
FLAGSTAR BANK, FSB
ATTN: FINAL DOCUMENTS, MAIL STOP W-530-3
5151 CORPORATE DRIVE
TROY, MI 48098



200204080173
Skagit County Auditor
4/8/2002 Page 1 of 1 3:27PM

REFERENCE #:
ASSIGNEE: FLAGSTAR BANK, FSB

Island Title Company
A 21435 ✓

ASSIGNOR: WHIDBEY FINANCIAL SERVICES, INC., A WASHINGTON CORPORATION

ASSIGNMENT OF DEED OF TRUST

LOAN #: 998684912

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is
35 SE ELY ST, OAK HARBOR, WA 98277

does hereby grant, sell, assign, transfer and convey, unto FLAGSTAR BANK, FSB

existing under the laws of THE UNITED STATES OF AMERICA, a corporation organized and
whose address is 5151 CORPORATE DRIVE, TROY, MI 48098 (herein "Assignee"),

all beneficial interest under a certain Deed of Trust, dated APRIL 1, 2002, made and
executed by MICHAEL A O'BRIEN AND ANNETTE L O'BRIEN

to ISLAND TITLE AND ESCROW

and given to secure payment of \$148,000.00 which Deed of Trust is of record in Book, Volume, or
(Original Amount of Principal)

Liber No. CONCURRENTLY HEREWITH, at page (or as No. 200204080172)
of the Records of SKAGIT County,
State of WASHINGTON, together with the note(s) and obligations therein described, the money

due and to become due thereon with interest, and all rights accrued or to accrue under such Deed of Trust.

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the
terms and conditions of the above-described Deed of Trust.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on
WHIDBEY FINANCIAL SERVICES, INC., A
WASHINGTON CORPORATION

Attest

By

(Signature)

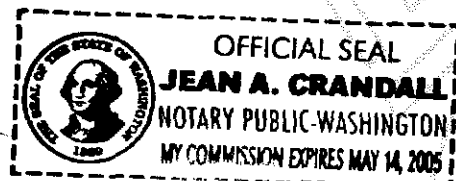
State of Washington
County of Skagit

I certify that I know or have satisfactory evidence that Connie R. Steadman
is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath
stated that he/she was authorized to execute the instrument and acknowledged it as the
President of Whidbey Financial Services, Inc.

to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: April 3, 2002

Jean A. Crandall (Signature)
Notary Public (Title)



My appointment expires May 14, 2005