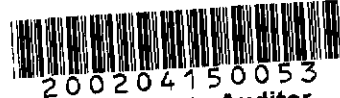


AFTER RECORDING MAIL TO:

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



200204150053
Skagit County Auditor

4/15/2002 Page 1 of 2 9:13AM

Loan No. 1050000786

Assessor's Parcel or Account Number:
4774-000-019-0000

Abbreviated Legal Description:
Lot 19 "Gages Circle"

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. an Iowa Corporation
whose address is 711 High St. Des Moines, IA 50392-0740
all beneficial interest under that certain Deed of Trust dated March 21, 2002, executed
by Donald Dykstra, an unmarried man

to Westward Financial Services, Grantor,
March 27, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200203270022, Skagit County Records, State of Washington
on real estate legally described as:
*** SEE ATTACHED LEGAL DESCRIPTION ***
LOT 19, "PLAT OF GAGES CIRCLE", AS RECORDED UNDER SKAGIT
COUNTY AUDITOR'S FILE NO. 200102130017.

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.

Loan No. 1050000786
Dated: March 27, 2002

LENDER:
Horizon Bank

By: *Marie Collins*
Authorized Officer

By: *Carol Collins*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 4.2.02, before me, the undersigned Notary Public, personally appeared Nancy Graham and Marie Collins, and personally known to me on the basis of satisfactory evidence to be the Vice-President and Asst. Vice-President 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.

** Carol Williams*



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

(OFFICIAL SEAL)