

AFTER RECORDING MAIL TO:

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



200210110130

Skagit County Auditor

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Loan No. 0550002368

Assessor's Parcel or Account Number:

4622-000-016-0005 P105715

Abbreviated Legal Description:

Lot 16 Cedar Ridge Estates #1

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to
First Horizon Home Loan Corporation

whose address is 4000 Horizon Way, Irving, TX 75063

all beneficial interest under that certain Deed of Trust dated September 17, 2002, executed

by Edward F Jacoby III and Julie C Jacoby, husband and wife

, Grantor,

to Westward Financial Services

, Trustee, recorded on

September 20, 2002, and recorded in Book/Volume No.

, page(s)

Document No. 200209200009, Skagit

County Records, State of Washington

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 16, "Plat of Cedar Ridge Estates Div. No. 1", as per plat
recorded in Volume 15 of plats, pages 147 through 152,

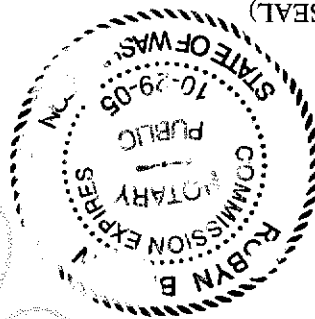
inclusive, records of Skagit County, Washington. Together with
a non-exclusive easement for ingress, egress and utilities over
a strip of land 20 feet over Lot 17, as shown on the face of
the plat.

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.

UNRECORDED

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Robyn Brown
Notary Public for the State of Washington
Residing at Bellingham
My commission expires 10-29-2005



(OFFICIAL SEAL)

On 9-27-02 before me, the undersigned Notary Public, personally appeared
Nancy Graham and Marie Collings, and personally known to me or proved to me on the basis of
satisfactory evidence to be the Vice President and Assistant 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.

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

LENDER:
Horizon Bank

Loan No. 0550002368
Dated: September 23, 2002

By: Henry Smith
Authorized Officer

By: Marie Collings
Authorized Officer