

AFTER RECORDING MAIL TO:

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



200210290060
Skagit County Auditor

10/29/2002 Page 1 of 2 9:08AM

Loan No. 0550002344

Assessor's Parcel or Account Number:
4118-005-013-0005(P73860)

Abbreviated Legal Description:
Lots 12 and 13, Block 5, "Cumberland Addition"

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

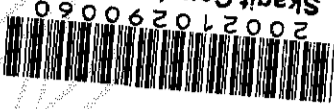
FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to Principal Residential Mortgage Inc. an Iowa Corporation whose address is 711 High St. Des Moines, IA 50392-0740 all beneficial interest under that certain Deed of Trust dated September 16, 2002, executed by Richard J Roetcisoender, a single individual

to Westward Financial Services, Grantor,
October 7, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200210070222, Skagit County Records, State of Washington, page(s)

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***
Lot 12 and 13, Block 5, "Supplemental Plat of Cumberland Addition to Hamilton, Washington," as per plat recorded in Volume 2 of plats, page 96, 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)



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

On 10/16/02, before me, the undersigned Notary Public, personally appeared Nancy Graham and Marie Collings, and personally known 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. 0550002344
Dated: October 7, 2002

By: Maria Coleop
Authorized Officer

By: [Signature]
Authorized Officer