



200211140072
Skagit County Auditor

11/14/2002 Page 1 of 3 10:20AM

AFTER RECORDING MAIL TO:

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

Loan No. 0550002416

Assessor's Parcel or Account Number:
330434-3-001-1008

Abbreviated Legal Description:

S34.Twp33.R4:Ptn NE SW & SE SE aka Lot 29.Fremali Country Es

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 October 29, 2002, executed
by David H Stephens and Louanne L Stephens, husband and wife

to Westward Financial Services, Grantor,
October 31, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200210310009, Skagit County Records, State of Washington
on real estate legally described as:
See attached for legal description

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. 0550002416
Dated: November 4, 2002

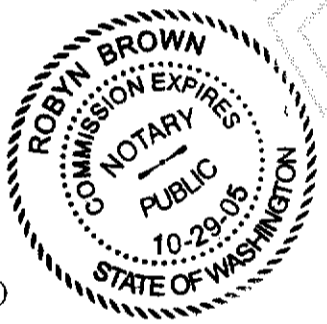
LENDER:
Horizon Bank

By: Marie Collings
Authorized Officer

By: [Signature]
Authorized Officer

STATE OF WASHINGTON }
COUNTY OF WHATCOM } ss.

On 11-5-02, 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.



(OFFICIAL SEAL)

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



200211140072
Skagit County Auditor

11/14/2002 Page 2 of 3 10:20AM

Schedule "C"

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Tract 29 of that certain 5 Acre Parcel Subdivision No. 522-81, entitled "FREMALI'S COUNTRY ESTATES PHASE II", approved November 11, 1982 and recorded November 24, 1982 under Auditor's File No. 8211240002, in Volume 6 of Short Plats, pages 35 and 36, records of Skagit County, Washington, and being located in Section 34, Township 33 North, Range 4 East, W.M.;

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over and across that certain private road primarily 60 feet in width, as delineated on the face of said 5 Acre Subdivision No. 522-81, and also over and across that certain private road delineated on the face of that certain 5 Acre Parcel Subdivision No. 501-80, recorded under Auditor's File No. 8009250045, records of Skagit County, Washington. Said road being designated as Tract "A" and as Fremali Lane on the face of said 5 Acre Subdivision Maps Nos. 501-80 and 522-81.



200211140072

Skagit County Auditor

11/14/2002 Page 3 of 3 10:20AM