

AFTER RECORDING MAIL TO:

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



200212230169
Skagit County Auditor
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Loan No. 0550002452

Assessor's Parcel or Account Number:
4530-000-030-0013

Abbreviated Legal Description:
Lot 30 & Ptn of Tr. A, Cascade Ridge PUD

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to
U.S. Bank N.A.

whose address is 4801 Frederica St. Owensboro, KY 42301

all beneficial interest under that certain Deed of Trust dated November 25, 2002, executed
by Clive P Ware and Elizabeth P Ware, who acquired title as Clive, Ware and Elizabeth Ware, husband and
wife

to Westward Financial Services, Grantor,
November 27, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200211270257, Skagit County Records, State of Washington
on real estate legally described as:
See attached

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. 0550002452
Dated: December 2, 2002

LENDER:
Horizon Bank

By: *[Signature]*
Authorized Officer

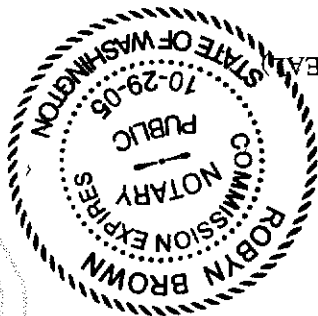
By: *[Signature]*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 12-3-02, before me, the undersigned Notary Public, personally appeared Nancy Graham and Dale Oliver, 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.

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



(OFFICIAL SEAL)

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DESCRIPTION:

PARCEL "A":

Lot 30, "CASCADE RIDGE P.U.D.", as per plat recorded in Volume 14 of Plats, pages 112 through 121, inclusive, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

A mutually beneficial easement being 40 feet in width for ingress, egress and utilities to serve Lots A, 29 and 30, "CASCADE RIDGE P.U.D.", as per plat recorded in Volume 14 of Plats, page 112-121 inclusive, records of Skagit County, Washington, over, under, and across and being 20 feet on each side of the following described line:

Beginning at the intersection of Osprey Court and Cascade Ridge Drive as per said plat of "Cascade Ridge P.U.D."; thence North $33^{\circ}13'18''$ West 30.00 feet along the centerline of said Osprey Court to a point of curvature; thence along the arc of said curve to the right having a radius of 92.60 feet, through a central angle of $31^{\circ}14'27''$, an arc distance of 50.49 feet to a point of tangency; thence North $1^{\circ}58'51''$ West 192.70 feet; thence South $88^{\circ}01'09''$ West 30.00 feet to the Westerly margin of said Osprey Court and the true point of beginning; thence South $25^{\circ}22'44''$ West 75.53 feet to a point of curvature; thence along the arc of said curve to the right having a radius of 35.00 feet, through a central angle of $137^{\circ}20'00''$, an arc distance of 83.89 feet to a point of tangency; thence North $17^{\circ}17'16''$ West 128.88 feet to a point of curvature; thence along the arc of said curve to the left having a radius of 80.00 feet, through a central angle of $64^{\circ}30'20''$, an arc distance of 90.07 feet to a point of tangency; thence North $81^{\circ}47'36''$ West 46.56 feet to a point of curvature; thence along the arc of said curve to the left having a radius of 45.00 feet, through a central angle of $68^{\circ}41'51''$, an arc distance of 53.95 feet to a point of tangency; thence South $29^{\circ}30'33''$ West 19.25 feet to the North line of said Lot A and the terminus point of said center line; said terminus point bears North $74^{\circ}30'33''$ East 50.00 feet from the Northwest corner of said Lot A.

(Said lines of said 40 foot wide easement to be lengthened or shortened to commence at the Westerly margin of said Osprey Court and terminate at the Northerly line of said Lot A).

Situate in the County of Skagit, State of Washington.

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DESCRIPTION CONTINUED:

PARCEL "C":

That portion of Tract "A", "CASCADE RIDGE P.U.D.", as per plat recorded in Volume 14 of Plats, pages 112- 121, inclusive, records of Skagit County, Washington, described as follows:

Beginning at the Northwestern corner of said Tract "A";
thence North $74^{\circ}30'33''$ East 77.00 feet along the North line of said Tract "A";
thence South $25^{\circ}06'38''$ West 67.61 feet;
thence South $15^{\circ}29'27''$ East 40.67 feet parallel with the West line of said Tract "A";
thence North $74^{\circ}30'33''$ East 43.86 feet parallel with the South line of said Tract "A";
thence North $25^{\circ}06'38''$ East 35.56 feet to the East line of said Tract "A";
thence South $15^{\circ}29'27''$ East 35.00 feet along the East line of said Tract "A" to the Southeast corner thereof;
thence South $74^{\circ}30'33''$ West 100.00 feet along the South line of said Tract "A" to the Southwest corner thereof;
thence North $15^{\circ}29'27''$ West 100.00 feet along the West line of said Tract "A" to the point of beginning.

Situate in the County of Skagit, State of Washington.



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