

AFTER RECORDING MAIL TO:

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



200212230174
Skagit County Auditor

12/23/2002 Page 1 of 4 10:54AM

Loan No. 1050000913

Assessor's Parcel or Account Number:

4427-000-012-0003

340432-4-001-0405

Abbreviated Legal Description:

Lot 12 & Ptn Lot 11, Skyridge #3 & Ptn NE SE, Sec32, T34N, R4E

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 November 20, 2002, executed by F James Beckner Jr and Karen A Beckner, husband and wife

to Westward Financial Services, Grantor,
November 22, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200211220097, Skagit County Records, State of Washington
on real estate legally described as:
See attached for legal description

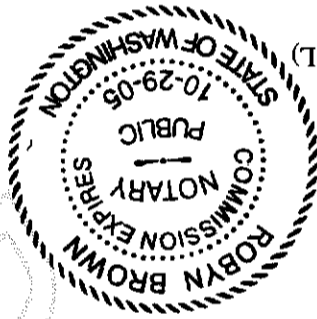
TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

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NOTARIAL PUBLIC

(OFFICIAL SEAL)



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

On 11-29-02 before me, the undersigned Notary Public, personally appeared Nancy Graham and Dale Oliver, 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. 1050000913
Dated: November 26, 2002

By: Nancy Graham
Authorized Officer

By: [Signature]
Authorized Officer

Order No.: C24692

EXHIBIT "A"

Lot 12 and that portion of Lot 11, "PLAT OF SKYRIDGE, DIV. NO. III", as per plat recorded in Volume 13 of Plats, page 22, records of Skagit County, Washington, described as follows:

Beginning at the most Northerly corner of said Lot 11;
Thence South 31°26'00" West along the Northwesterly line of said Lot 11, a distance of 160.00 feet to the common corner between Lots 11 and 12;
Thence South 58°34'00" East along the Southwesterly line of said Lot 11, a distance of 11.00 feet;
Thence North 34°17'44" East, 160.21 feet to the Southerly margin of Skyridge Drive South;
Thence North 58°34'00" West along the Northerly line of Lot 11, a distance of 19.00 feet to the point of beginning.

TOGETHER WITH that portion of the Northeast Quarter of the Southeast Quarter of Section 32, Township 34 North, Range 4 East of the Willamette Meridian, more particularly described as follows:

Beginning at the Southeast corner of Lot 12, "PLAT OF SKYRIDGE, DIV. NO. III", as per plat recorded in Volume 13 of Plats, page 22, records of Skagit County, Washington;
Thence South 58°34'00" East along the Southerly line of Lot 11 of said Skyridge III, a distance of 11.0 feet to the true point of beginning;
Thence South 34°17'44" West a distance of 14.79 feet;
Thence North 58°34'00" West, a distance of 175.00 feet;
Thence North 34°17'44" East, a distance of 175.00 feet, more or less, to a point on the Southerly line of Skyridge Drive South;
Thence Southeasterly along said Southerly line, a distance of 30 feet, more or less, to the Northwest corner of said Lot 12;
Thence South 31°26'00" West 160.00 feet to the Southwest corner thereof;
Thence South 58°34'00" East, a distance of 137.00 feet to the true point of beginning.

ALSO TOGETHER WITH that portion of the Northeast Quarter of the Southeast Quarter of Section 32, Township 34 North, Range 4 East of the Willamette Meridian, being more particularly described as follows:

Beginning at the most Northerly corner of that certain tract of land conveyed to F. James, Jr. and Karen Beckner, husband and wife, under Auditor's File No. 9003020046, records of Skagit County, Washington; being a point on the Westerly boundary of Skyridge Drive South;
Thence South 34°17'44" West, along the Westerly line of said Beckner Tract 175.98 feet to the most Westerly point of said tract;
Thence South 58°34'00" East along the Southerly line of said tract, 175.00 feet to the Southeasterly point of said tract;

continued



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EXHIBIT 'A' continued:

Thence North 34°17'44" East, along the Easterly line of said tract 14.79 feet to a point on the South line of Lot 11 of the "PLAT OF SKYRIDGE, DIV. NO. III", as per plat recorded in Volume 13 of Plats, page 22, records of Skagit County, Washington, which is South 58°34'00" East, 11.00 feet from the Southwesterly corner of Lot 12 of said plat;
Thence South 58°34'00" East along the Southwesterly line of said Lot 11, a distance of 18.00 feet;
Thence South 0°21'39" East along the West line of said Lot 11 of said Plat, a distance of 70.00 feet;
Thence North 58°34' West, a distance of 140.00 feet;
Thence North 38°53'56" West, a distance of 260.69 feet;
Thence North 31°26'00" East, a distance of 175.00 feet to the Westerly boundary of Skyridge Drive South, being a point on a curve having a radius point bearing North 56°36'54" East, a distance of 455.00 feet;
Thence in a Southeasterly direction along a curve to the left, through a central angle of 21°24'26" an arc distance of 170.00 feet to the point of beginning

ALL Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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