

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

200301130195
Skagit County Auditor

200212230184

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Full Legal Description on Page 1.

Loan No. 0750001264
Dated: November 22, 2002

LENDER:
Horizon Bank

By: *Nancy Graham*
Authorized Officer

By: *Dale Oliver*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 11-25-02, 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.



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

(OFFICIAL SEAL)