

AFTER RECORDING MAIL TO:

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



200302210150
Skagit County Auditor

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Loan No. 1050000955

Assessor's Parcel or Account Number:
3965-002-005-0008

Abbreviated Legal Description:

Ptn Lot 5 Blk 2 Lamm's Panorama View Lots

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 January 7, 2003, executed
by Richard Newton Byford and Joann Darlene Royter, who acquired title as Joann Darlene Byford, husband and
wife

to Westward Financial Services, Grantor,
January 9, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200301090064, Skagit County Records, State of Washington
on real estate legally described as:
**** SEE ATTACHED 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. 1050000955
Dated: January 13, 2003

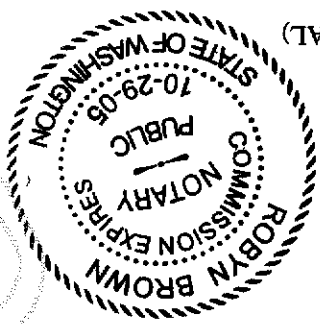
LENDER:

By: *[Signature]*
Authorized Officer

By: *[Signature]*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM
} ss.

On 1-14-03, 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.



(OFFICIAL SEAL)

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

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Lot 5, Block 2, "LAMM'S PANORAMA VIEW LOTS", as per plat recorded in Volume 7 of Plats, page 39, records of Skagit County, Washington;

EXCEPT that portion thereof described as follows:

Beginning at the most Southerly corner of said Lot 5;
Thence North $62^{\circ}03'44''$ West along the Southwesterly line of said Lot, 123.70 feet to the Westerly line of said Lot;
Thence South $73^{\circ}28'11''$ East 66.71 feet;
Thence South $49^{\circ}18'52''$ East 59.78 feet to the point of beginning.

Situated in Skagit County, Washington



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