

AFTER RECORDING MAIL TO:

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



200302210193
Skagit County Auditor

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Loan No. 1050000953

Assessor's Parcel or Account Number:
350715-1-004-0400

Abbreviated Legal Description:

S15, T35, R7, Ptn SW1/4 NE1/4, aka Lot 4, SP #93-71

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to
National City Mortgage Co

whose address is 3232 Newmark Dr, Miamisburg, OH 45342

all beneficial interest under that certain Deed of Trust dated January 3, 2003, executed
by Richard Darrell Pennington and Jeanette Louise Pennington, husband and wife

to Westward Financial Services, Grantor,
January 7, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200301070070, Skagit County Records, State of Washington
page(s)

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 4, Short Plat No. 93-071, approved October 21, 1994, and
recorded November 3, 1994, in Volume 11 of Short Plats, page
135, under auditor's file no. 9411030038, records of Skagit
County, Washington, being a portion of the Southwest 1/4 of the
Northeast 1/4 of Section 15, Township 35 North, Range 7 East,
W.M. Together with and subject to a non-exclusive easement for
ingress, egress and utilities as shown on the face of said
Short Plat and as set forth in Declaration recorded November 3,
1994, under auditor's file No. 9411030039.

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. 1050000953
Dated: January 10, 2003

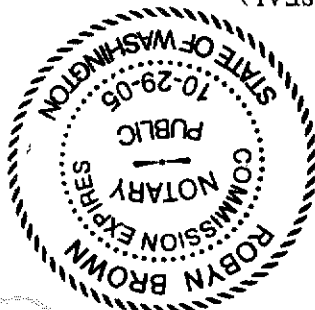
LENDER:

By: *Johnny Smith*
Authorized Officer

By: *Dale Oliver*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM
} ss.

On 1-13-03, 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
Robyn Brown
Notary Public for the State of Washington
Residing at Bellingham
My commission expires 10-29-2005

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