

AFTER RECORDING MAIL TO:

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



200303120039
Skagit County Auditor

3/12/2003 Page 1 of 2 10:09AM

Loan No. 1050000961

Assessor's Parcel or Account Number:
4593-000-031-0000

Abbreviated Legal Description:
Lot 31 Country Club Meadows #3

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 14, 2003, executed
by James A Lowe and Cheryl Lowe, husband and wife

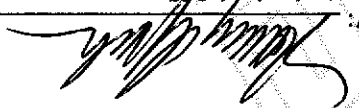
to Westward Financial Services, Grantor,
January 16, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200301160094, Skagit County Records, State of Washington
on real estate legally described as:

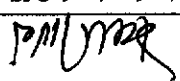
*** SEE ATTACHED LEGAL DESCRIPTION ***
Lot 31, "PLAT OF COUNTRY CLUB MEADOWS DIV. NO. 3", as per plat
recorded in Volume 15 of Plats, pages 60 and 61, records of
Skagit County, Washington. Situate in the County of Skagit,
State of Washington.

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. 1050000961
Dated: January 21, 2003

LENDER:

By: 
Authorized Officer

By: 
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 1-22-03, 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



200303120039

3/12/2003 Page 2 of 2
Skagit County Auditor
2 10:09AM