AFTER RECORDING MAIL TO:

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



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1050000971 Loan No. Assessor's Parcel or Account Number: 350436-0-008-0005 350436-0-009-0012 Abbreviated Legal Description: Ptn GL 3 36-35-4

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 Str. Owensboro. KY 42301 all beneficial interest under that certain Deed of Trust dated February 19, 2003, executed by Greg W Clements and Many E Clements, husband and wife

, Grantor,

to Westward Financial Services

, Trustee, recorded on

February 21, 2003, and recorded in Book/Volume No.

, page(s)

Document No. 200302210224, 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.

Dated: Loan No.

February 26, 2003

LENDER:

Authorized Officer Authorized Officer

COUNTY OF WHATCOM STATE OF WASHINGTON

On Mancy 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 such acknowledged said instrument to be the Lender that executed the within foregoing instrument and acknowledged said instrument to be the Tree 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 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.

Residing at Bellingham Notary Public for the State of Washington Вобуп Вгофий

(OFFICIAL SEAL)

Order No.:

C25498

PARCEL A:

That portion of Government Lot 3, Section 36, township 35 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at the intersection of the West line of said Lot 3 and the North lie of the Howey Road;

thence East along the North line of said road a distance of 458.0 feet to the intersection with the Northwesterly line of that certain tract conveyed to the State of Washington by deed dated August 28, 1957 and recorded January 24, 1958 under Auditor's File No. 561033;

thence Northeasterly along said State of Washington tract a distance of 703.0 feet to the Westerly line of the State Highway right of way as conveyed by deed recorded under Auditor's File No. 561033;

thence North 1101' West along the West line of the State Highway right of way a distance of 234.0 feet;

thence West to a point on the West line of said Lot 3 that is 465.0 feet to the point of beginning;

thence South along the West line of said Lot 3 a distance of 465.0 feet to the point of beginning;

EXCEPT that portion thereof described as follows:

Beginning at a point on the South line of said Lot 3, a distance of 750 feet East of the Southwest corner of said Lot 3;

thence North parallel to the West line of said Lot 3, a distance of 415.0 feet; thence East parallel to the South line of said Lot 3 to the West line of the State Highway right of way;

thence South 11°01' East to the South line of said Lot 3; thence West along the South line of said Lot 3 to the point of beginning;

EXCEPT that portion of said tract lying within the boundaries of that portion thereof conveyed to the State of Washington by deed dated August 28, 1957 and recorded January 24, 1958, under Auditor's File No. 561033;

200303170095

Skagit County Auditor

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Order No.:

C25498

Exhibit "A" continued Page 2

PARCEL B:

That portion of Government Lot 3, Section 36, Township 35 North, Range 4 East of the Willamette Meridian, described as follows:

Beginning at a point on the South line of said Lot 3, 750 feet East of the Southwest corner of said Lot 3;

thence North parallel to the West line of said Lot 3, a distance of 415.0 feet; thence East parallel to the South line of said Lot 3 to the West line of the State Highway right of way;

thence South 11°01' East to the South line of said Lot 3; thence West along the South line of said Lot 3 to the point of beginning;

EXCEPT that portion of said tract lying within the boundaries of that portion thereof conveyed to the State of Washington by deed dated August 28, 1957 and recorded January 24, 1958, under Auditor's File No. 561033;

ALL situated in Skagit County, Washington.

- END OF EXHIBIT "A" -

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Skagit County Auditor

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