

AFTER RECORDING MAIL TO:

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



200303170112
Skagit County Auditor

3/17/2003 Page 1 of 2 9:40AM

Loan No. 0750001305

Assessor's Parcel or Account Number:
3826-000-009-0007

Abbreviated Legal Description:
Lot 9 Skyline No 10

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 27, 2003, executed
by Russell C Waters and Andrea Novi Waters, husband and wife

to Westward Financial Services, Grantor,
January 29, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200301290020, Skagit County Records, State of Washington
page(s)

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 9, "SKYLINE NO. 10", as per plat recorded in Volume 9 of
Plats, Pages 117 through 120, inclusive, records of Skagit
County, Washington. Situated in the State of Washington,
County of Skagit.

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. 0750001305
Dated: January 31, 2003

LENDER:

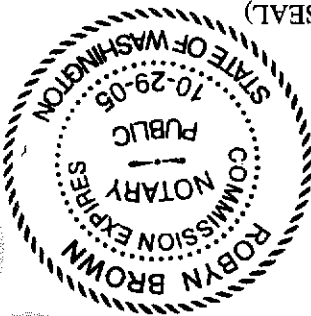
By: *James Van Vleet*
Authorized Officer

By: *Pauline*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On January 31, 2003 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

200303170112
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3/17/2003 Page 2 of 2
2 9:40AM