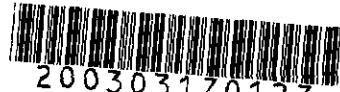


AFTER RECORDING MAIL TO:

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



200303170127
Skagit County Auditor

3/17/2003 Page 1 of 2 9:46AM

Loan No. 1050000975

Assessor's Parcel or Account Number:
4681-000-030-0000

Abbreviated Legal Description:
Lot 30 Maddox Creek PUD Phase 1

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 February 10, 2003, executed
by Geraldine S Anderson and Dale E Anderson, wife and husband

to Westward Financial Services, Grantor,
February 11, 2003, and recorded on , Trustee, recorded on
Document No. 200302110016, Skagit , page(s)
County Records, State of Washington

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 30, "MADDOX CREEK PUD PHASE 1", according to the plat
thereof, recorded in Volume 16 of Plats, Pages 121 through 130.
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. 1050000975
Dated: February 14, 2003

LENDER:

By: *Nancy Graham*
Authorized Officer

By: *Paul J. [Signature]*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 2-18-03, 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.



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

[Signature]

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Skagit County Auditor
3/17/2003 Page 2 of 2
2 9:46AM