

AFTER RECORDING MAIL TO:

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



200305300129
Skagit County Auditor

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Loan No. 1050001042

Assessor's Parcel or Account Number:
4630 000 021 0000

Abbreviated Legal Description:
Lot 21 Plat of Summer Meadows

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 May 1, 2003, executed
by Hugh J Dougher and Melissa R Dougher, husband and wife

, Grantor,
to Westward Financial Services, Trustee, recorded on
May 6, 2003, and recorded in Book/Volume No. , page(s)
Document No. 200305060088, Skagit County Records, State of Washington

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 21, Summer Meadows, according to the plat thereof, recorded
in Volume 15 of plats, pages 176 through 178, records of Skagit
County, Washington. Situated in Skagit County, 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. 1050001042
Dated: May 6, 2003

LENDER:

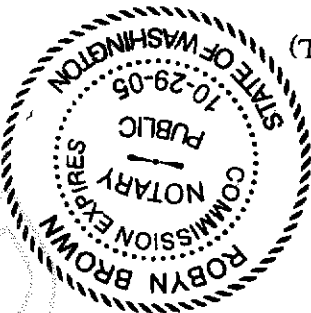
By: *C. Williams*
Authorized Officer

By: *Pauline*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On *May 6, 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



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