

AFTER RECORDING MAIL TO:

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



200309020072
Skagit County Auditor

9/2/2003 Page 1 of 2 10:08AM

Loan No. 0550002721

Assessor's Parcel or Account Number:
4681-000-051-0000

Abbreviated Legal Description:
Lot 51 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
Principal Residential Mortgage Inc. an Iowa Corporation
whose address is 711 High St. Des Moines. IA 50392-0740
all beneficial interest under that certain Deed of Trust dated August 15, 2003, executed
by Joan M Kertesz, a single individual

to Westward Financial Services, Grantor,
August 20, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200308200013, Skagit County Records, State of Washington

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 51, "Maddox Creek PUD Phase 1," as per plat recorded in
Volume 16 of plats, pages 121 through 130, inclusive, 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.

(OFFICIAL SEAL)



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

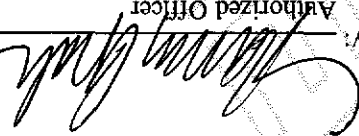
On 8-22-03, before me, the undersigned Notary Public, personally appeared Nancy Graham and Dale Oliver, and personally known to me on the basis of satisfactory evidence to be the Vice President and Assistant Vice President authorized agents for the Lender that executed the within foregoing instrument 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.

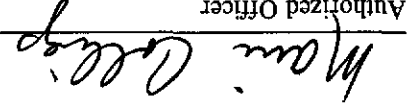
STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

LENDER:

Loan No. 0550002721
Dated: August 20, 2003

By: 
Authorized Officer

By: 
Authorized Officer