

AFTER RECORDING MAIL TO:

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



200309170057
Skagit County Auditor

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Loan No. 0750001456

Assessor's Parcel or Account Number:
4699-000-036-0000

Abbreviated Legal Description:
Lot 36 Woodridge estates

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 September 4, 2003, executed
by Michael Todd Nicholson and Debralee Jane Nicholson, husband and wife

to Westward Financial Services, Grantor,
September 8, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200309080201, Skagit County Records, State of Washington
, page(s)

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 36, WOODRIDGE ESTATES, according to the plat thereof
recorded in Volume 16 of Plats, Pages 184 through 186, 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. 0750001456
Dated: September 8, 2003

LENDER:

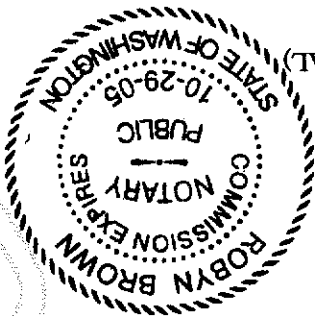
By: *Nancy Graham*
Authorized Officer

By: *[Signature]*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 9-9-03, 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.



(OFFICIAL SEAL)

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

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