



200309170065
Skagit County Auditor

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AFTER RECORDING MAIL TO:

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

Loan No. 0750001449

Assessor's Parcel or Account Number:
4716-000-004-0000

Abbreviated Legal Description:
Lot 4 Carmichael 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 2, 2003, executed by Richard Berentson and Debra Berentson, husband and wife

to Westward Financial Services, Grantor,
September 4, 2003, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200309040003, Skagit County Records, State of Washington, page(s)

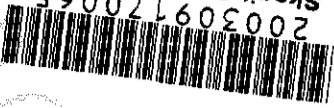
on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

Lot 4. "CARMICHAEL ESTATES," as per plat recorded in Volume 17 of Plats, pages 7 through 9, 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.

200309170065
Skagit County Auditor



(OFFICIAL SEAL)



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

On 9/13 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.

Authorized Officer

By: [Signature]

LENDER:

Authorized Officer

By: [Signature]

Loan No. 0750001449
Dated: September 8, 2003

TRUSTEES