



200309230014
Skagit County Auditor

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RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Loan No. 43214 RDL

Title Order No. 7320
Escrow No. 7320

[SPACE ABOVE RESERVED FOR RECORDER]

46-057 **ASSIGNMENT OF DEED OF TRUST**

FOR VALUE RECEIVED, the undersigned hereby grants, assigns, and transfers to *8959666*
JPMorgan Chase Bank as Trustee, c/o Residential Funding *46071*
Corporation, 2255 North Ontario, Suite 400, Burbank, CA 91504-3190
all beneficial interest under that certain Deed of Trust dated MARCH 21, 2003 Executed by
DARREN M. LUCIANNA AND JANELLE M. LUCIANNA, HUSBAND AND WIFE.

Chicago Title Company, a California Corporation, Trustor to
and recorded as Instrument No. *200303280243* On *03/28/03*, Trustee
Official Records in the County Recorder's office of SKAGIT in book, page, of
describing land therein as: County, Washington,

Described on the Deed of Trust which is referred to herein.
Rerecorded: 04/02/03 Instrument: 200304020131

A.P.N.
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 to or to accrue under said Deed of Trust.

**Oakmont Mortgage Company, Inc.,
A California Corporation**

(Assignor)
By: *[Signature]*
(Signature)

When Recorded, Return to:
PEELLE ASSIGNMENT DIVISION
P.O. BOX 30014
RENO, NV 89520-3014
JCB # *9815*

ELAINE EARL CALLAHAN, ASST. SECRETARY
(Print Name & Title)

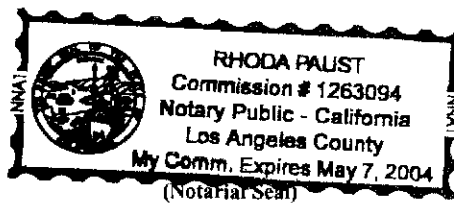
STATE OF California, COUNTY OF Los Angeles } SS.
On APRIL 8, 2003 before me, RHODA PAUST, Notary Public, personally appeared
(Notary Name and Title)

ELAINE EARL CALLAHAN

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature *Rhoda Paust*



(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY

of SKAGIT

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 18, BLOCK 1, 'MOUNT VERNON HEIGHTS ADDITION, MOUNT VERNON WASHINGTON.' AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON.

which currently has the address of 1510 EAST FIR STREET

[Street]

MOUNT VERNON

, Washington

98273

("Property Address"):

[City]

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.



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