

AFTER RECORDING MAIL TO:

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



200310270021  
Skagit County Auditor

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Loan No. 1050001001

Assessor's Parcel or Account Number:  
4347-000-023-0007

Abbreviated Legal Description:  
Lot 23 Anderson-Hilde Plat

Full Legal Description on Page 1.

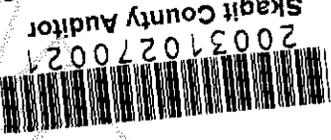
**ASSIGNMENT OF DEED OF TRUST**

FOR VALUE RECEIVED, Horizon Bank, a Washington Corporation, referred to herein as Lender, 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 October 8, 2003, executed by Ernest Cairns, as to a Life estate, Kimberly Dixon-Sitton, who acquired title as Kimberly Dixon, as her separate estate as to 1/2 interest and

to Westward Financial Services, Grantor,  
October 10, 2003, and recorded in Book/Volume No. , Trustee, recorded on  
Document No. 200310100009, Skagit County Records, State of Washington  
on real estate legally described as:

\*\*\* SEE ATTACHED LEGAL DESCRIPTION \*\*\*  
Lot 23, "ANDERSON-HILDE PLAT", as per plat recorded in Volume 11 of Plats, Page 50, 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.



Skagit County Auditor

(OFFICIAL SEAL)



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

On 10-16-03, 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.

STATE OF WASHINGTON  
COUNTY OF WHATCOM

} ss.

By: *Nancy Graham*  
Authorized Officer  
Lender: Horizon Bank, a Washington Corporation

By: *Dale Oliver*  
Authorized Officer

Loan No. 1050001001  
Dated: October 14, 2003