

AFTER RECORDING MAIL TO:

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



200403080062
Skagit County Auditor

3/8/2004 Page 1 of 2 9:18AM

Loan No. 0550002777

Assessor's Parcel or Account Number:
4753-000-010-0000

Abbreviated Legal Description:
Lot 10, Kabalo Heights

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
First Horizon Home Loan Corporation
whose address is 4000 Horizon Way, Irving, TX 75063
all beneficial interest under that certain Deed of Trust dated February 18, 2004, executed by Joel Gardner and Denice Gardner, husband and wife

to Westward Financial Services, Grantor,
February 23, 2004, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200402230143, Skagit County Records, State of Washington
on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***
Lot 10, "PLAT OF KABALO HEIGHTS," as per plat recorded on May 25, 2000, under Auditor's File No. 200005250077, 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.

Loan No. 0550002777
Dated: February 25, 2004

Lender: Horizon Bank, a Washington Corporation

By: [Signature]
Authorized Officer

By: [Signature]
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On February 26, 2004, 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]
Lindsay Joy Vanderhacht
Notary Public for the State of Washington
Residing at Lynden
My commission expires 02-15-2007

