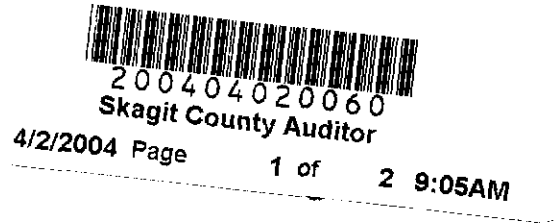


AFTER RECORDING MAIL TO:

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



Loan No. 0750001490

Assessor's Parcel or Account Number:
3825-000-041-0008

Abbreviated Legal Description:
Lot 41 Skyline No 9

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 March 10, 2004, executed
by Luverne J Heying and Carol J Heying, husband and wife

to Westward Financial Services, Grantor,
March 12, 2004, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200403120186, Skagit County Records, State of Washington
on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***
Lot 41, Skyline No. 9, according to the plat thereof recorded
in Volume 9 of plats, pages 75 through 77, records of Skagit
County, Washington; Situated in Skagit County, 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. 0750001490
Dated: March 17, 2004

Lender: Horizon Bank, a Washington Corporation

By: *[Signature]*
Authorized Officer

By: *[Signature]*
Authorized Officer

STATE OF WASHINGTON
COUNTY OF WHATCOM

} ss.

On 3-18-04, 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 to execute this said instrument and that the seal affixed is the corporate seal of said Lender.



(OFFICIAL SEAL)

Melissa Ann Gaines
Notary Public for the State of Washington
Residing at Bellingham
My commission expires 12-19-2004

[Signature]



200404020060
Skagit County Auditor
4/2/2004 Page 2 of 2 2 9:05AM