

5/18/2005 Page

1 of

3 9:24AM

AFTER RECORDING MAIL TO:

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

Loan No. 500000529

Assessor's Parcel or Account Number:
4042-005-008-0003(P70395)

Abbreviated Legal Description:

Lot 8 and Ptn Lot 7. Blk 5. "PLAT OF ALGER, SKAGIT COUNTY, WA"

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 JPMorgan Chase Bank, N.A., Its Successors And/Or Assigns, as their interests may appear,

whose address is P.O. Box 8000, Monroe, LA, 71211,

all beneficial interest under that certain Deed of Trust dated May 2. 2005, executed by Borrower Karen M Cooley, formerly known as both. Karen M. Corcoran and Karen M. Jeffrey as her separate estate

, Grantor,

to Westward Financial Services , Trustee, recorded on May 6, 2005 , and recorded in Book/Volume No. , page(s)

Document No. 200505060058, Skagit County Records, State of Washington on real estate legally described as:

"see attached legal description"

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.

May 6, 2005 Dated: 6290000009 Loan No.

Lender: Horizon Bank, a Washington Corporation

Authorized Officer

Authorized Officer

COUNTY OF WHATCOM STATE OF WASHINGTON

On 5-9-5 and MMM Thank and before me, the undersigned Notary Public, personally appeared proved to me on the basis of satisfactory evidence to be the Mic Market and personally known to me or the basis of satisfactory evidence to be the Tree South Market 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 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.

Notary Public for the State of Washington McDONNELL Masoniall

My commission expires Residing at Bellingham (OFFICIAL SEAL)

Page 2 of 2

My Appointment Expires Jon 9, 2008 State of Washington Notary Public

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I2C/CVWD**/\0285-L (Rev 4/99) ASSIGNMENT OF DEED OF TRUST

Legal description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lots 7 and 8, Block 5, "PLAT OF ALGER, SKAGIT COUNTY, WASHINGTON", according to the plat thereof recorded in Volume 4 of Plats, Page 9, records of Skagit County, Washington, EXCEPT that portion thereof lying within State Highway No. 1, as now established.

AND EXCEPT that portion of said Lot 7, lying East of the following described line:

Commencing at the intersection of the South line of said Lot 7, with the Northeasterly line of Old Highway 99, said point being the Northwest corner of that certain James Ross parcel shown on Survey filed in Volume 19 of Surveys at Page 190, under Auditor's File No. 9710150048, records of Skagit County, Washington; thence Easterly along the South line of said Lot 7, a distance of 183.00 feet to the initial point of this line description; thence Northerly perpendicular to the South line of said Lot 7, a distance of 82 feet, more or less, to the North line of said Lot 7, and terminal point of this line description.

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5/18/2005 Page

3 of

3 9:24AM