

AFTER RECORDING MAIL TO:

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



200211140084
Skagit County Auditor
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Loan No. 0750001255

Assessor's Parcel or Account Number:
3776-005-014-0009

Abbreviated Legal Description:

E1/2 Lot 13 All 14 Blk 5 Bowman's Central Ship Harbor

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank hereby grants, assigns and transfers to
Principal Residential Mortgage Inc. an Iowa Corporation
whose address is 711 High St. Des Moines, IA 50392-0740
all beneficial interest under that certain Deed of Trust dated October 22, 2002, executed
by Joel R Pemberton and Chantel D Pemberton, husband and wife

to Westward Financial Services, Grantor,
October 24, 2002, and recorded in Book/Volume No. , Trustee, recorded on
Document No. 200210240132, Skagit County Records, State of Washington
page(s)

on real estate legally described as:

*** SEE ATTACHED LEGAL DESCRIPTION ***

The East Half of Lot 13 and all of Lot 14, Block 5, "BOWMAN'S
CENTRAL SHIP HARBOR WATERFRONT PLAT OF ANACORTES", according to
the plat thereof, recorded in Volume 2 of Plats, page 33,
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.

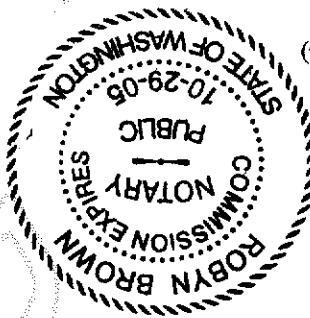
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Skagit County Auditor

200211140084



(OFFICIAL SEAL)



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

On 10-29-02, before me, the undersigned Notary Public, personally appeared Nancy Graham and Marie Collings, 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: Marie Collings
Authorized Officer

LENDER:
Horizon Bank

Loan No. 0750001255
Dated: October 28, 2002

By: Marie Collings
Authorized Officer