


AFTER RECORDING MAIL TO:

WHIDBEY ISLAND BANK
265 YORK STREET
BELLINGHAM, WA 98225


200211190072
Skagit County Auditor
11/19/2002 Page 1 of 1 11:39AM

Filed for Record at Request of: WHIDBEY ISLAND BANK

ISLAND TITLE CO.
C24535

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to _____

Principal Residential Mortgage, Inc. _____

whose address is 711 High Street, Des Moines, IA 50392-0740 _____

all beneficial interest under that certain Deed of Trust, dated October 29, 2002, executed

by Lonnie L Gardner and Char Gardner, husband and wife _____

Grantor(s), to Island Title _____

Trustee, and recorded on 11/5, 2002, in Volume _____ of Mortgage, at

page _____ under Auditor's File No. 200211050177, Records of Skagit County,

Washington, describing land therein as:

Lot 5, PLAT OF BIRDSVIEW MEADOWS, according to the plat thereof, recorded in
Volume 17 of Plats, page 56 through 58, records of Skagit County, Washington.

Situated in Skagit County, Washington.

Assessor's Property Tax Parcel/Account Number: 4730-000-005-0000

Together with 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.

Dated: 10-29-02 _____

Whidbey Island Bank

By _____
By _____

By 
Karen Keene-Simmons
Assistant Vice President

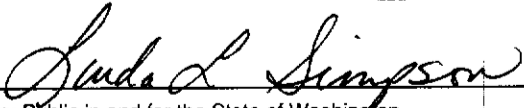
State of Washington

County of: Whatcom _____

I certify that I know or have satisfactory evidence that Karen Keene-Simmons
(is/are) the person(s) who appeared before me and said person(s) acknowledged that (he/she/they) signed this instrument,
on oath stated that (he/she/they)(is/are) authorized to execute the instrument and acknowledged to be Assistant Vice
President of Whidbey Island Bank to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in
this instrument.



Dated: 11-17-02 _____


Notary Public in and for the State of Washington.

CDD Assignment of Deed of Trust
LFG 8/99 WIB Assignment of DoT

My appointment expires: 1-23-05 _____