

AFTER RECORDING MAIL TO:

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



200212230183
Skagit County Auditor

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Loan No. 0750001262

Assessor's Parcel or Account Number:
3772-218-008-0000

Abbreviated Legal Description:
Lot 19, Survey No. 9612230056

Full Legal Description on Page 1.

ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, Horizon Bank 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 November 13, 2002, executed
by Sheila M Gerrard, as her separate estate

, Grantor,
to Westward Financial Services, Trustee, recorded on
November 19, 2002, and recorded in Book/Volume No. , page(s)
Document No. 200211190013, Skagit County Records, State of Washington
on real estate legally described as:

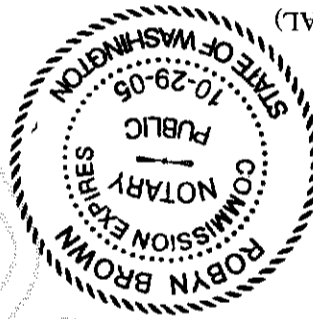
*** SEE ATTACHED LEGAL DESCRIPTION ***
Lot 19, of Survey recorded December 23, 1996, in Volume 19 of
Surveys, Pages 31 through 35, under Auditor's File No.
9612230056, records of Skagit County, Washington, being Lots 6,
7, and the East 1/2 of Lot 8, Block 218, "MAP OF THE CITY OF
ANACORTES", as per plat recorded in Volume 2 of Plats, Pages 4
through 7, records of Skagit County, Washington. Situated in
the State of Washington, County of Skagit

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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(OFFICIAL SEAL)



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

On 11/25/02 before me, the undersigned Notary Public, personally appeared Nancy Graham and Dale Oliver, and personally known 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.

LENDER:
Horizon Bank

Loan No. 0750001262
Dated: November 22, 2002

By: [Signature]
Authorized Officer

By: [Signature]
Authorized Officer