



200111280008
Skagit County Auditor

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**State of Washington
County of Skagit**

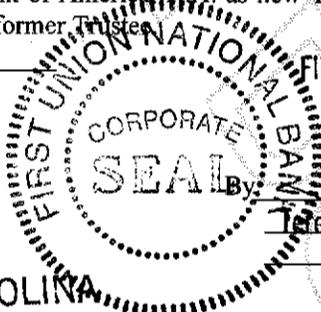
When recorded mail to:
Lester R Dowell
Elaine M Dowell
4907 Croation Way
Anacortes, WA 98221
Loan 29554524,
Investor Number: 5390465
Prepared By: Sonja Parker
Recording requested by Bank of America

Substitution of Trustee

WHEREAS, Island Title Company a Washington Corporation, the present Trustee of record under that certain Deed of Trust executed on 2/15/2001 by Lester R Dowell and Elaine M Dowell, Trustors, to Island Title Company a Washington Corporation, Trustee, recorded in the official records of the County of Skagit, Washington on , as Inst. No. 200102280131 AND WHEREAS the undersigned is the present holder of the beneficial interest under said Deed of Trust and does hereby appoint Bank of America, N.A. as Trustee in place and stead of said Island Title Company a Washington Corporation.

NOW, THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoint Bank of America, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.

Dated NOV 01 2001



FIRST UNION NATIONAL BANK

Teresa M. Goodwin
By Teresa M. Goodwin, Asst. Vice President

State of NORTH CAROLINA
County of MECKLENBURG

On this day NOV 01 2001 before me, the undersigned, personally appeared TERESA MILLER-GOODWIN title of ASST. VICE PRESIDENT of FIRST UNION NATIONAL BANK personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Creola O. Franklin
CREOLA FRANKLIN
Notary Public, State of NORTH CAROLINA
Qualified in MECKLENBURG County
Commission Expires 10/17/2003

