When Recorded mail to: MATTHEW C MILLER 818 HADDON RD ANACORTES, WA 98221



2/21/2002 Page

9:47AM

Loan Number: 0000915982902

SUBSTITUTION OF TRUSTEE

A49746

WHEREAS, MATTHEW C MILLER AND HEATHER A MILLER, HUSBAND AND WIFE was/were the original Trustor(s), LAWRENCE N SMITH AND CHARLES D ROBISON III was the original Trustee, and RESOURCE BANK was the original Beneficiary under that certain Deed of Trust dated August 20, 1999 and recorded on August 23, 1999, as Instrument Number 199908230317, of Official Records of SKAGIT County, Washington, and covering the following described property:

As stated in Original Deed of Trust

WHEREAS, the undersigned Beneficiary, CHASE MANHATTAN BANK USA, N.A., is the present Beneficiary under said Deed of Trust, and said Beneficiary desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes TRUSTEE SERVICES, INC., whose home office address is P.O. BOX 2980, SILVERDALE, WA 98383-2980, as Trustee under said Deed of Trust.

Whenever the context hereof so requires the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

EXECUTED this date January 23, 2002,

ATTEST:

Gloria Johnson Assistant Secretary CHASE MANHATTAN BANK USA, N.A.

Chris White Vice President

STATE OF TEXAS COUNTY OF HARRIS

On January 23, 2002, before me, the undersigned, personally appeared Chris White and Gloria Johnson, known to me to be the Vice President and Assistant Secretary, respectively, of CHASE MANHATTAN BANK USA, N.A., the corporation that executed and whose name is subscribed to the within instrument and that said CHASE MANHATTAN BANK USA, N.A., executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

TONYA HUSKEY

MY COMMISSION EXPIRES

January 21, 2004

WITHESS my hand and Official Seal

Notary Public in and for the

State of Texas

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. #300 HOUSTON, TEXAS 77090