



200203110037  
Skagit County Auditor

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**RETURN TO & PREPARED BY:**

S. A. Wileman  
Orion Financial Group, Inc.  
2860 Exchange Blvd. # 100  
Southlake, TX 76092

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, STEVEN W CURBOW, AN UNMARRIED MAN, was the original Trustor, OLD REPUBLIC TITLE & ESCROW, A Corporation, was the original Trustee, and KEY BANK USA, NATIONAL ASSOCIATION, was the original Beneficiary, under that certain Deed of Trust dated 7/27/99, and recorded on August 2, 1999, as File # 199908020101 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned KEY BANK USA, NATIONAL ASSOCIATION is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of OLD REPUBLIC TITLE & ESCROW, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Daniel W. Howard, as Trustee under said Deed of Trust, and As substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skagit, and is described as follows: Property Address: 7936 SLATE LANE, SEDRO WOOLLEY, WA 98284

KEY BANK USA, NATIONAL ASSOCIATION Its  
Attorney in fact Orion Financial Group, Inc.

Date: February 22, 2002

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

M. E. Wileman, Vice President



\*02003571\* KEY TMPJLR

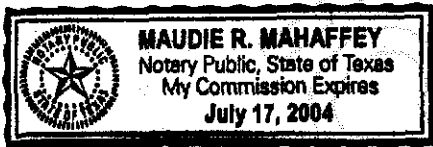
WA Skagit

5997020KF  
KEY/SPC BL REL/KEY

State of Texas  
County of Tarrant

On 2/24/02 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, Orion Financial Group, Inc. Its Attorney in fact for KEY BANK USA, NATIONAL ASSOCIATION, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

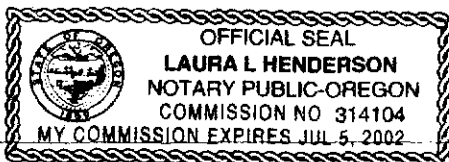


*Maudie R. Mahaffey*  
Notary Public, Maudie R. Mahaffey  
My Commission Expires: 07/17/2004

State of Oregon  
County of Multnomah

On 02-22-02, before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for OLD REPUBLIC TITLE & ESCROW, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



*Laura L. Henderson*  
Notary Public, Jeremy Markiewicz  
My Commission Expires: ~~August 2, 2005~~

\*02003571\*

WA Skagit



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