



200204160091

Skagit County Auditor

4/16/2002 Page 1 of 1 3:21PM

[WHEN RECORDED MAIL TO]

Life Bank

10540 Magnolia Ave. Suite B

Riverside, CA 92505

Prepared By: CATHY RICKELL

Loan: 58-603437-11

SUBSTITUTION OF TRUSTEE

686944

FIRST AMERICAN TITLE CO.

62694E-1

Whereas, CHARLES C KRUGER, was the original Trustor, FIRST AMERICAN TITLE CO OF SKAGIT COUNTY, was the original Trustee, and, AMERIFUND FINANCIAL INC DBA ALL FUND MORTGAGE, was the original Beneficiary under that certain Deed of Trust dated MARCH 23, 2000 in SKAGIT County, Washington, under Doc No: 200003300114 or Book N/A Page N/A and recorded on MARCH 30, 2000.

WHEREAS, the undersigned Beneficiary 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 place and stead of original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: LIFE FINANCIAL, as Trustee under said Deed of Trust.

PROPERTY ADDRESS: 2708 COMMERCIAL AVE, ANACORTES WA 98221

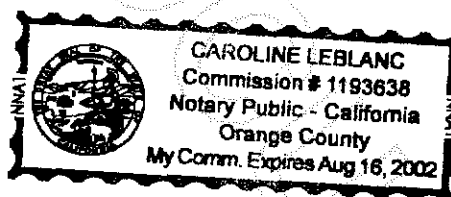
Dated: APRIL 3, 2002

LIFE BANK

By:

John Shindler

Senior Vice President

STATE OF CALIFORNIA
COUNTY OF RIVERSIDE

Before me, Notary Public, in and for said State and County aforesaid, personally appeared John Shindler, with whom I am personally acquainted, and who upon oath, acknowledged him/herself to be the Senior Vice President of LIFE BANK, the within bargainer, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposed therein contained by signing the name of the corporation thereto as such WITNESS my hand and official seal at office in said county this APRIL 3, 2002.

CAROLINE LEBLANC

Notary Public/Commission expires: AUG 16, 2002