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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, MARVIN B MEHLUM, AND JOYCE L MEHLUM, HUSBAND AND WIFE, was the original Trustor, ISLAND TITLE COMPANY, A Corporation, was the original Trustee, and KEY BANK USA, NATIONAL ASSOCIATION, was the original Beneficiary, under that certain Deed of Trust dated 01/21/2000, and recorded on January 26, 2000, as File # 200001260056 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 ISLAND TITLE COMPANY, 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: 505 KENKIRK PLACE, BURLINGTON, WA 98233

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

Date: May 17, 2002
Substitute Trustee, Daniel W. Howard WSB# 30438By: 

A. Whitlock, Assistant Vice President



02010017 KEY JLR

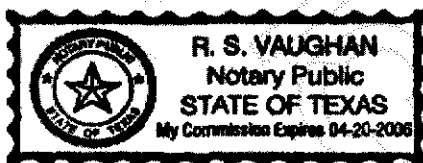
WA Skagit

3964043KF
KEY/SPC BL REL/KEY

State of Texas
County of Tarrant

On 05/12/2002 before me, a Notary Public, in and for said county and state, personally appeared A. Whitlock, Assistant 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.

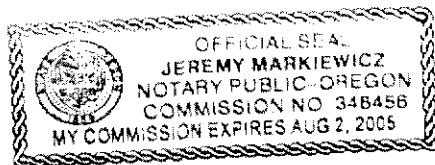


R. S. Vaughan
Notary Public, R. S. Vaughan
My Commission Expires: 04/20/2006

State of Oregon
County of Multnomah

On May 17, 2002 before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for ISLAND TITLE COMPANY, (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.



Jeremy Markiewicz
Notary Public, Jeremy Markiewicz
My Commission Expires: August 2, 2005

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