When Recorded mail to: ROBERT W. TOWNES 3818 W. 12TH ST ANACORTES, WA 98221



Loan Number: 000008036370776

SUBSTITUTION OF TRUSTEE

WHEREAS, ROBERT W. TOWNES AND SUZANNE C. TOWNES, HUSBAND AND WIFE was/were the original Trustor(s), CHICAGO TITLE INSURANCE CO was the original Trustee, and CHASE MANHATTAN BANK USA, N.A. was the original Beneficiary under that certain Deed of Trust dated August 31, 2001 and recorded on September 6, 2001, as Instrument Number 200109060117, of Official Records of SKAGIT County, Washington, and covering the real property described in the Original Deed of Trust; and

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 RAINIER TRUSTEE SERVICE CO., whose home office address is 5440 SW Westgate Drive, Suite 250, Portland, OR 97221-2451, 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 July 10, 2002.

CHASE MANHATTAN BANK USA, N.A.

ATTEST:

Gloria Johnson

Assistant Secretary

By:

Chris White Vice President

STATE OF TEXAS **COUNTY OF HARRIS**

On July 10, 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.

WITNESS my hand and Official Seal

SHARAN BASHAM COMMISSION EXPIRES March 22, 2006

Notary Public in and for the

State of Texas

This document was prepared by:

ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. #300 HOUSTON, TEXAS 77090