

Document Prepared by:

Joel Sheffey

When recorded return to:

ALTEGRA CREDIT COMPANY  
PO BOX 1838  
PITTSBURGH, PA 15230-1838  
IDC 23-551

Loan #: 1000000133

Investor Loan #: 1000000133

Pool #:

PIN/Tax ID #: 35061300280113

Property Address:

35663 STATE RT 20

SEDRO WOOLL, WA 98284



200208120062  
Skagit County Auditor

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This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE

Sharon A. Schwan is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): KENNETH P SMITH ,as his separate estate

Original Beneficiary: AMERICAN LOAN CENTERS

Original Trustee: BISHOP & LYNCH OF KING COUNTY

Loan Amount: \$124,500.00

Date of Deed of Trust: 11/23/1999

Date Recorded: 11/30/1999

Book: -

Page: -

Instrument Number:

and recorded in the records of SKAGIT County, State of Washington, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/06/2002.

ALTEGRA CREDIT COMPANY

Christine L. DePaolo  
Officer

Gary Stuckey  
Officer

State of PA

County of ALLEGHENY

On this date of 06/06/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Christine L. DePaolo and Gary Stuckey, known to me (or identified to me on the basis of satisfactory evidence) that they are the Officer and Officer respectively of ALTEGRA CREDIT COMPANY, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: DIONNE R. WILLIAMS  
My Commission Expires: 10/31/2005

Notarial Seal  
Dionne R. Williams, Notary Public  
City Of Pittsburgh, Allegheny County  
My Commission Expires Oct. 31, 2005

Member, Pennsylvania Association Of Notaries