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Skagit County Auditor

10/1/2002 Page 1 of 1 8:58AM

**AFTER RECORDING RETURN TO:
THE LEADER MORTGAGE COMPANY
MORTGAGE RELEASE DEPARTMENT
1015 EUCLID AVE
CLEVELAND, OH 44115**

SUBSTITUTION OF TRUSTEE/DEED OF FULL RECONVEYANCE

LM528804

THE LEADER MORTGAGE COMPANY ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust, dated August 26, 1999, made by **Vasily V. Krykun and Valentina N. Krykun, husband and wife** as Grantor(s), to **First American Title Insurance Co.** as Trustee, for the benefit of **FT Mortgage Companies d/b/a Emerald Mortgage Company**, which Deed of Trust was recorded on August 31, 1999, Auditor's File No. 199908310071, in the office of the County Recorder of Skagit, Washington, the originals of which are herewith delivered to **US Bank, NA**.

Beneficiary hereby substitutes **US BANK, NA** as Trustee in lieu of the above named Trustee under said Deed of Trust and directs **US BANK, NA** to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of **US BANK, NA's** trustee's reconveyance fee. The trust deed has been fully paid and is hereby satisfied. **US BANK, NA** is directed to cancel all evidence of indebtedness secured by the trust deed.

US BANK, NA hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, **US BANK, NA** has caused these presents to be executed by its duly authorized officer on the date written herein below.

US BANK, NA

BY: Rod Martin
ROD MARTIN, ASSISTANT VICE PRESIDENT

THE LEADER MORTGAGE COMPANY

BY: Josephine Cuglewski
JOSEPHINE CUGLEWSKI, ASSISTANT SECRETARY

STATE OF OHIO, COUNTY OF CUYAHOGA:

BE IT REMEMBERED, that on this 9th day of September, 2002, before me personally appeared the within named **Rod Martin and Josephine Cuglewski**, who, being duly sworn, did say that he/she is the **Assistant Vice President and Assistant Secretary of US Bank, NA and The Leader Mortgage Company** respectively, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Susan A. Cary
Notary's Signature: Susan A. Cary
Notary Public, State of Ohio
My Commission Expires: 07/29/04

