



200210210097

Skagit County Auditor

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RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JERRY R. MARTIN AND KATHERINE E. MARTIN, HUSBAND AND WIFE, was the original Trustor, LIBERTY TITLE & ESCROW COMPANY, A Corporation, was the original Trustee, and DREAM HOUSE MORTGAGE CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 6/21/2000, and recorded on June 30, 2000, as File # 200006300040 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned KEY BANK USA, N.A. 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 LIBERTY TITLE & ESCROW 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: 418 NORTH 17TH STREET, MOUNT VERNON, WA 98273

KEY BANK USA, N.A. Its Attorney in fact Orion
Financial Group, Inc.

Date: September 23, 2002

[Signature]

Substitute Trustee, Daniel W. Howard WSB# 30438

By: [Signature]

M. E. Wileman, Vice President

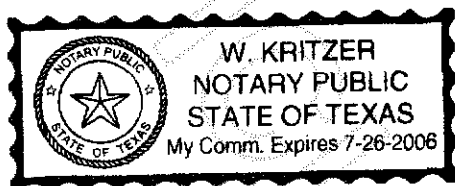


MARTIN KEY DKM *01091821*

State of Texas
County of Tarrant

On 9/21/2002 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, Orion Financial Group, Inc. Its Attorney in fact for KEY BANK USA, N.A., (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.



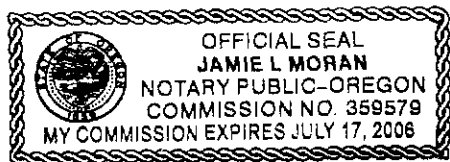
W. Kritzer

Notary Public, W. Kritzer
My Commission Expires: 07/26/2006

State of Oregon
County of Multnomah

On September 23, 2002 before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for LIBERTY TITLE & ESCROW 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.



Jamie L. Moran

Notary Public, Jamie L. Moran
My Commission Expires: July 17, 2006

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WA Skagit

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Skagit County Auditor