

Recording Requested By:

Prepared by Mary Snyder
Allied First Bank
387 Shuman Blvd. Suite 120W
Naperville, IL 60563



200210300045
Skagit County Auditor

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When recorded mail to:

Allied First Bank
387 Shuman Blvd. Suite 120W
Naperville, IL 60563

**SUBSTITUTION OF TRUSTEE
AND DEED OF RECONVEYANCE**

The undersigned, ALLIED FIRST BANK, as the owner and holder of the Note secured by a Deed of Trust dated June 3, 2002 made by VINCENT M. KNOEFLER AND TINA M. KNOEFLER, HUSBAND AND WIFE as Trustor, to FIRST AMERICAN TITLE COMPANY as Trustee, for ALLIED FIRST BANK, as Beneficiary, which Deed of Trust was recorded July 1, 2002 as Document No. 200207010081; Pages 1-7 of Official Records in the office of the auditor of SKAGIT County, Washington, hereby substitutes ALLIED FIRST BANK as successor trustee in lieu of the Trustee therein.

WHEREAS said successor Trustee, pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON, OR PERSONS, LEGALLY ENTITLED THERETO, ALL the estate now held by it under said Deed of Trust.

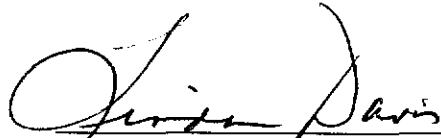
LEGAL DESCRIPTION:

LOT 3 OF ANACORTES SHORT PLAT NO. 93-031 AS APPROVED SEPTEMBER 27, 1993, AND RECORDED SEPTEMBER 28, 1993, IN VOLUME 10 OF SHORT PLATS, PAGE 237, UNDER AUDITOR'S FILE NO. 9309280046, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHEAST ¼ OF THE NORTHEAST ¼ OF SECTION 15, TOWNSHIP 34 NORTH, RANGE 1 EAST, W.M. # 340115-1-010-0200

DATED this 17th day of October, 2002

Allied First Bank by:


Mary Snyder, Credit Analyst


Linda Davis, Loan Officer

STATE OF ILLINOIS}
COUNTY OF DUPAGE}

The foregoing instrument was acknowledged before me this 17th day of October, 2002 by Mary Snyder, Credit Analyst and Linda Davis, Loan Officer of Allied First Bank, on behalf of the bank.


Mitchell D. Trier, Notary Public, State of Illinois



NOTARY SEAL:



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