When Recorded mail to: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. #300 HOUSTON, TX 77090



Loan Number: 000000000000000431584176

SUBSTITUTION OF TRUSTEE

WHEREAS, LAUREN K PACHUILO, A MARRIED WOMAN was/were the original Trustor(s), N.P. FINANCIAL CORPORATION, A CALIFORNIA CORPORATION was the original Trustee, and OLD KENT MORTGAGE COMPANY D.B.A. NATIONAL PACIFIC MORTGAGE was the original Beneficiary under that certain Deed of Trust dated July 20, 1999 and recorded on July 28, 1999, as Instrument Number 199907280092, of Official Records of SKAGIT County, Washington, and covering the following described property:

As stated in Original Deed of Trust

WHEREAS, the undersigned Beneficiary, BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, 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 October 17, 2002.

ATTEST:

ANTHONY RAY SCHERZER
Assistant Secretary

STATE OF TEXAS
COUNTY OF HARRIS

By:

BANK ONE, NATIONAL ASSOCIATION AS
TRUSTEE (F/K/A THE FIRST NATIONAL BANK
OF CHICAGO AS TRUSTEE) RESIDENTIAL
FUNDING CORPORATION ATTORNEY IN FACT

By: CHRIS WHITE

Vice President

On October 17, 2002, before me, the undersigned, personally appeared CHRIS WHITE and ANTHONY RAY SCHERZER, known to me to be the Vice President and Assistant Secretary, respectively, of BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, the corporation that executed and whose name is subscribed to the within instrument and that said BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (F/K/A THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

SUSIE HATCH
MY COMMISSION EXPIRES
June 4, 2005

WITNESS may hand and Official Seal

Notary in and for the State of Texas

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090 SHANA COX

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