

WHEN RECORDED MAIL TO:
ANDREW J CARPENTER
KRISTINA U CARPENTER
467 NEZ PERCE PL
LACONNER, WA 98257

200211180035
Skagit County Auditor
11/18/2002 Page 1 of 1 9:51AM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **Andrew J & Kristina U Carpenter** is the original Grantor, **First American Equity Services** is the original Trustee, and **KeyBank National Association** is the original Beneficiary, under a certain Deed of Trust dated **05/17/00** and recorded **05/25/00** as instrument no. **200005250028** in book **n/a** at page **n/a**, Official Records of the County of **Skagit**, State of **Washington** and

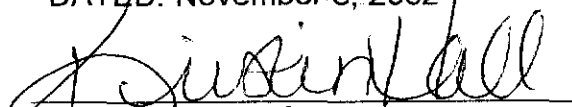
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of **First American Equity Services**.

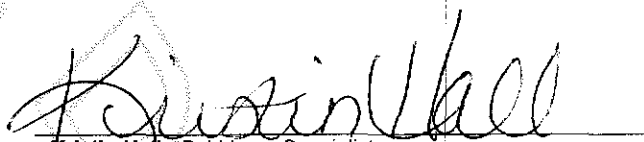
Now, therefore, the undersigned Beneficiary substitutes **KeyBank USA, N.A.** as Trustee.

WHEREAS, **KeyBank National Association** is the undersigned Beneficiary and **KeyBank USA, N.A.** is the substituted Trustee, under said Deed of Trust.

Now, therefore, **KeyBank USA, N.A.**, as undersigned Trustee, does hereby reconvey, to the person or persons entitled thereto all of the estate and interest derived to it by or through the said Deed of Trust.

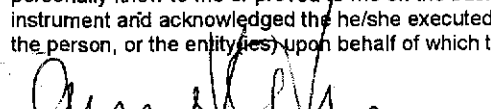
DATED: November 8, 2002


Kristin Hall - Paid Loan Specialist
KeyBank National Association - Beneficiary


Kristin Hall - Paid Loan Specialist
KeyBank USA, N.A. - Trustee

STATE OF IDAHO)
COUNTY OF ADA)

On **November 8, 2002**, before me the undersigned, a Notary Public in and for said State, personally appeared **Kristin Hall**, personally know to me or proved to me on the basis of satisfactory evidence to be the person whose name subscribed to the within instrument and acknowledged the he/she executed the same in his/her capacities, and that by his/her signatures on the instrument the person, or the entity(ies) upon behalf of which the person acted, executed the instrument.


Notary Public in and for the State of Idaho
My Commission Expires: **7-23-07**

Account #: 96473101247811

