



200211250063
Skagit County Auditor

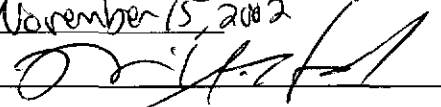
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RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

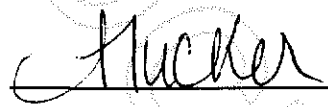
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GHICHI KAWAUCHI AND TSUZURI KAWAUCHI, HUSBAND AND WIFE, was the original Trustor, FIRST AMERICAN TITLE, A Corporation, was the original Trustee, and HOME LOAN AND INVESTMENT BANK, F.S.B., was the original Beneficiary, under that certain Deed of Trust dated 8/25/1999, and recorded on August 26, 1999, as File # 199908260043 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 FIRST AMERICAN TITLE, 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: 227 SOUTH 28TH STREET, MOUNT VERNON, WA 98274

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

Date: November 15, 2002

Substitute Trustee, Daniel W. Howard WSB# 30438

By:


A. Tucker, Assistant Vice President



KAWAUCHI KEY MM *01100377*

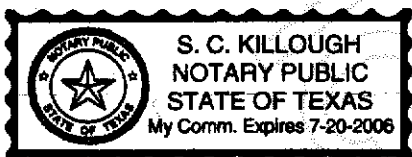
WA Skagit

7026587KF
KEY/RELEASES/KBU

State of Texas
County of Tarrant

On 11/10/2002 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Assistant 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.

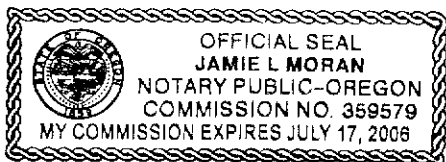


S. C. Killough
Notary Public, S. C. Killough
My Commission Expires: 07/20/2006

State of Oregon
County of Multnomah

On November 15, 2002 before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for FIRST AMERICAN TITLE, (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

01100377

WA Skagit



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