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



12/2/2002 Page

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SUBSTITUTION OF TRUSTEE

WHEREAS, JOSEPH NEWBY AND DEBRA NEWBY, HUSBAND AND WIFE was/were the original Trustor(s), NO TRUSTEE LISTED ON ORIGINAL DEED OF TRUST was the original Trustee, and CITY NATIONAL BANK OF WEST VIRGINIA, A NATIONAL BANKING ASSOCIATION was the original Beneficiary under that certain Deed of Trust dated June 13, 2000 and recorded on October 2, 2000 , as Instrument Number 200010020017 , of Official Records of SKAGIT County, Washington, and covering the following described property:

As stated in Original Deed of Trust

the undersigned Beneficiary, THE CHASE MANHATTAN BANK AS INDENTURE 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 12, 2002.

THE CHASE MANHATTAN BANK AS INDENTURE

ATTEST:

By:

ANTHONY RAY SCHERZER (Assistant Secretary

STATE OF TEXAS COUNTY OF HARRIS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

By: CHRIS WHITE Vice President

On October 12, 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 THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, the corporation that executed and whose name is subscribed to the within instrument and that said THE CHASE MANHATTAN BANK AS INDENTURE 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.

SHARAN BASHAM MY COMMISSION EXPIRES March 22, 2006

WITNESS my hand and Official Seal

in and for the Texas

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