


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


200212020048
Skagit County Auditor
12/2/2002 Page 1 of 1 9:48AM

Loan Number: 0000000000000000300678877

SUBSTITUTION OF TRUSTEE

WHEREAS, JOEL M. KOSTER AND CINDY L. KOSTER, (HUSBAND & WIFE) was/were the original Trustor(s), T.D. SERVICE COMPANY was the original Trustee, and AMERUS HOME EQUITY, INC. was the original Beneficiary under that certain Deed of Trust dated September 24, 2001 and recorded on September 28, 2001, as Instrument Number 200109280189, of Official Records of SKAGIT County, Washington, and covering the following described property:

As stated in Original Deed of Trust

WHEREAS, the undersigned Beneficiary, JP MORGAN CHASE BANK AS TRUSTEE (OR INDENTURE TRUSTEE) FKA THE CHASE MANHATTAN BANK AS TRUSTEE (OR 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.

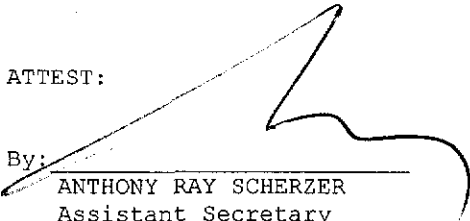
NOW, THEREFORE, the undersigned hereby substitutes RAINIER TRUSTEE SERVICE CO., whose home office address is 5440 SW WESTGATE DRIVE, SUITE 250, PORTLAND, OR 97221-2451, as Trustee under said Deed of Trust.

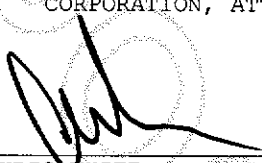
Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

EXECUTED this date September 11, 2002.

JP MORGAN CHASE BANK AS TRUSTEE (OR
INDENTURE TRUSTEE) FKA THE CHASE
MANHATTAN BANK AS TRUSTEE (OR
INDENTURE TRUSTEE) RESIDENTIAL FUNDING
CORPORATION, ATTORNEY IN FACT

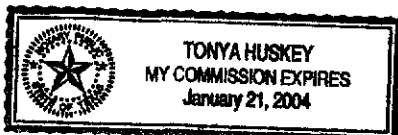
ATTEST:

By: 
ANTHONY RAY SCHERZER
Assistant Secretary

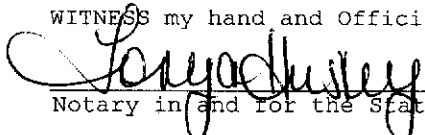
By: 
CHRIS WHITE
Vice President

STATE OF TEXAS
COUNTY OF HARRIS

On September 11, 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 JP MORGAN CHASE BANK AS TRUSTEE (OR INDENTURE TRUSTEE) FKA THE CHASE MANHATTAN BANK AS TRUSTEE (OR INDENTURE TRUSTEE) RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT, the corporation that executed and whose name is subscribed to the within instrument and that said JP MORGAN CHASE BANK AS TRUSTEE (OR INDENTURE TRUSTEE) FKA THE CHASE MANHATTAN BANK AS TRUSTEE (OR 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.



WITNESS my 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
NICOLE EASTERLING

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