



200212090102
Skagit County Auditor

12/9/2002 Page 1 of 1 9:45AM

WHEN RECORDED MAIL TO:
JEFF C FRIZZELL
LINDA L FRIZZELL
20194 HILL VUE ST
BURLINGTON, WA 98233

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Jeff C Frizzell and Linda L Frizzell is the original Grantor, First American Home Equity Services is the original Trustee, and KeyBank National Association FKA Na is the original Beneficiary, under a certain Deed of Trust dated February 27, 2002 and recorded March 4, 2002 as instrument no. 200203040022 in book NA at page NA, Official Records of the County of Skagit, State of Washington and

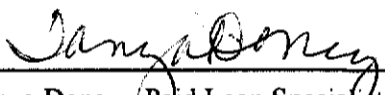
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of First American Home Equity Services.

Now, therefore, the undersigned Beneficiary substitutes KeyBank USA, NA as Trustee.

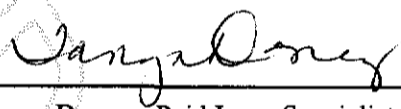
WHEREAS, KeyBank National Association is the undersigned Beneficiary and KeyBank USA, NA is the substituted Trustee, under said Deed of Trust.

Now, therefore, KeyBank USA, NA, 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 27, 2002



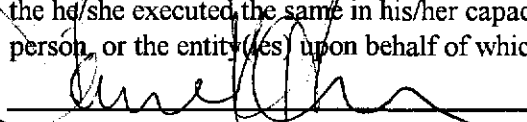
Tanya Doney - Paid Loan Specialist
KeyBank National Association - Beneficiary



Tanya Doney - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On November 27, 2002, before me the undersigned, a Notary Public in and for said State, personally appeared Tanya Doney - Paid Loan Specialist, 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: 7-25-07

Account #: 96473101630883

