

WHEN RECORDED MAIL TO:  
**CAROL ANN PEDERSON**  
**PO BOX 280**  
**CONCRETE, WA 98237**



200303240229  
Skagit County Auditor

3/24/2003 Page 1 of 1 10:52AM

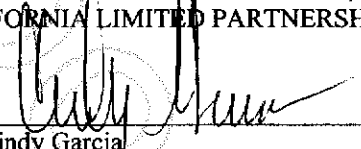
**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Loan # 1311120194  
Property: 7527 SECOND STREET, CONCRETE, 98237

The undersigned, the present Beneficiary under that certain Deed of Trust executed by **CAROL ANN PEDERSON AN UNMARRIED WOMAN**, Trustor, to **FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION**, as original Trustee, and recorded on **01/14/2002** as Instrument No. **20021140180** in Book , Page , of the Official Records of **SKAGIT** county, **WA**, hereby substitutes **Provident Funding Associates, L.P., a California limited Partnership**, as the new and substituted Trustee thereunder in accordance with the terms and provisions contained therein, whose address is 1235 N. Dutton Avenue, Suite E., Santa Rosa, CA 95401, as such duly appointed and substituted Trustee thereunder, the undersigned hereby states that all sums secured by said Deed of Trust have been fully paid and satisfied and hereby reconveys to the person or persons legally entitled thereto, without warranty, all of the estate, title and interest acquired by the original Trustee and by the undersigned as the substituted Trustee under the Deed of Trust. The singular includes the plural wherever the text of this document so requires.

DATED: 03/11/2003

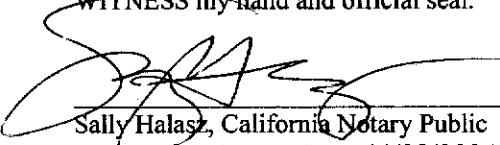
**PROVIDENT FUNDING ASSOCIATES, L.P.**  
**A CALIFORNIA LIMITED PARTNERSHIP**

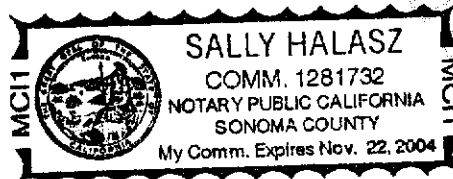
By:   
Name: Cindy Garcia  
Title: Assistant Vice President

STATE OF CALIFORNIA  
COUNTY OF SONOMA

On March 11, 2003 before me Sally Halasz personally appeared Cindy Garcia, Assistant Vice President, personally known to me to be the person whose name is subscribed to this instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity as Assistant Vice President, and that BY his /her/their signature on this instrument Provident Funding Associates, L.P., executed this instrument.

WITNESS my hand and official seal.

  
Sally Halasz, California Notary Public  
My Commission Expires: 11/22/2004



Recording requested by and  
Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401