

WHEN RECORDED MAIL TO:
GARY F MCKINNEY
DELLE M MCKINNEY
8568 SOUTHRIDGE PLACE
ANACORTES, WA 98221



200304040158
Skagit County Auditor

4/4/2003 Page 1 of 1 1:55PM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

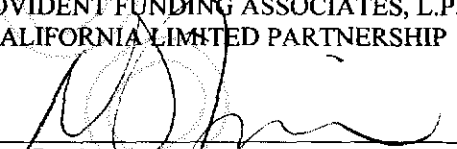
Loan # 1311030195

Property: 8568 SOUTHRIDGE PLACE , ANACORTES, 98221

The undersigned, the present Beneficiary under that certain Deed of Trust executed by GARY F MCKINNEY DELLE M MCKINNEY , Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 04/16/2001 as Instrument No. 200104160145 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: 01/23/2003

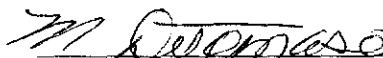
PROVIDENT FUNDING ASSOCIATES, L.P.
A CALIFORNIA LIMITED PARTNERSHIP

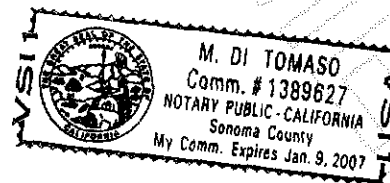
By: 
Name: Denise Jamison
Title: Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF SONOMA

On January 23, 2003 before me M. DiTomaso personally appeared Denise Jamison, 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.


M. DiTomaso, California Notary Public
My Commission Expires: 01/09/2007



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