

WHEN RECORDED MAIL TO:
Carol Bennett

1206 Virginia St
Mount Vernon, WA 98273

State of Washington
County of Skagit
Loan Number: 29099967
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200304070097
Skagit County Auditor
4/7/2003 Page 1 of 1 11:13AM

Substitution of Trustee and Full Reconveyance

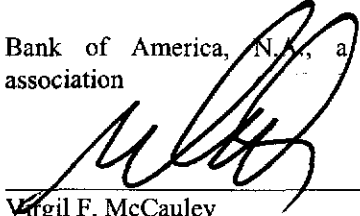
The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 12/05/2000, made by Lawrence R Bennett and Carol Bennett, husband and wife, Trustor(s) to Evergreen Title Company, as Trustee and Cascade Bank as Beneficiary, which Deed of Trust was recorded 12/18/2000, as Document No. 200012180121 in the office of the County Auditor of Skagit, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 01/30/2003

Bank of America, N.A., a national banking association PRLAP, Inc., trustee

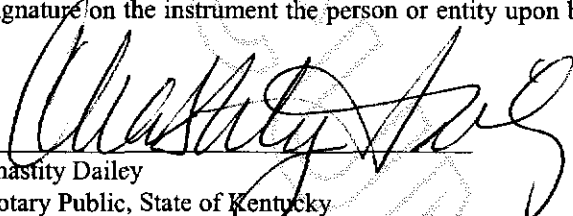

Virgil F. McCauley
Vice President


Steve Ostrader
Assistant Vice President

STATE OF Kentucky, COUNTY OF Jefferson

On 01/30/2003 before me, the undersigned, personally appeared Virgil F. McCauley, Vice President and Steve Ostrader, Assistant Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.
Witness my hand and official seal.

PREPARED BY:
Jon Paugh
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202


Chastity Dailey
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires May 16, 2006

