



200304140181

Skagit County Auditor

4/14/2003 Page

1 of

1 10:38AM

WHEN RECORDED MAIL TO:
KATHLEEN M PHILBRICK
STEVEN B PHILBRICK
51398 ALLISON LN
ROCKPORT, WA 98283

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Kathleen M Philbrick and Steven B Philbrick is the original Grantor, First American is the original Trustee, and KeyBank National Association FKA Na is the original Beneficiary, under a certain Deed of Trust dated October 6, 2000 and recorded October 23, 2000 as instrument no. 200010230064 in book NA at page NA, Official Records of the County of Skagit, State of Washington and

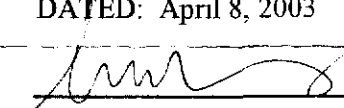
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of First American.

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

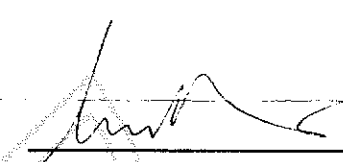
WHEREAS, KeyBank National Association is the undersigned Beneficiary and KeyBank USA, NA is the substituted Trustee, under said Deed of Trust.

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: April 8, 2003



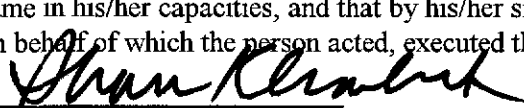
Sarah Romans - Paid Loan Specialist
KeyBank National Association - Beneficiary



Sarah Romans - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On April 8, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Sarah Romans - 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: 5/3/08

Account #: 96473101339216

