

RECORD AND RETURN TO:
FLEET SERVICES CORP
315 COURT ST
UTICA NY 13502



200304170075
Skagit County Auditor

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DEED OF SUBSTITUTION OF TRUSTEES

This Deed of Appointment of Substitute Trustees, made this APRIL 10, 2003, by FLEET NATIONAL BANK, 111 Westminster Street, Providence, RI 02901.

Whereas, holder is the holder of that promissory note dated 16-SEP-02, where ROBERT F ZORN & JULIE A ZORN is/are Grantor(s); in the principal sum of \$(herein "note") secured by that certain deed of trust, of even date therewith, recorded on NOVEMBER 04, 2002 among the land records of SKAGIT County, State of Washington as/at Inst.No 200211040096 encumbering the following described property:

Whereas, said Deed of Trust grants to holder, the irrevocable power to appoint, at it's sole discretion, a Substitute Trustee by recording a Deed of Appointment, vesting in the Substitute Trustee or Trustees the same powers as are conferred upon the original Trustee(s).

Now therefore, holder, in the exercise of the powers vested in it under the terms of said deed of Trust, does hereby constitute, designate and appoint JAMES T SPALLONE as Successor and Substitute Trustee(s) under the aforesaid Deed of Trust with all powers and duties conferred by said deed of Trust upon the original trustee(s) thereunder.

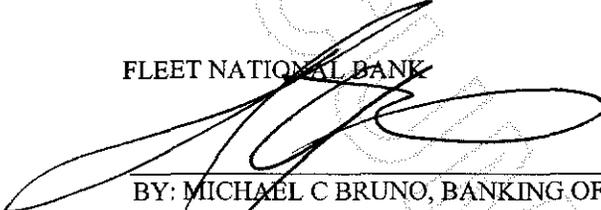
In Testimony Whereof, said Corporate holder has had its corporate seal hereto attached and causes these presents to be signed with its corporate name by MICHAEL C BRUNO, its BANKING OFFICER attested by JAMES T SPALLONE, its BANKING OFFICER and does hereby appoint JAMES T SPALLONE to be its ATTORNEY IN FACT, the same to acknowledge and deliver these presents according to the law, this APRIL 10, 2003

ATTEST:

FLEET NATIONAL BANK



JAMES T SPALLONE, BANKING OFFICER



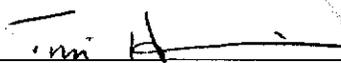
BY: MICHAEL C BRUNO, BANKING OFFICER

STATE OF NEWYORK, ss:

COUNTY OF ONEIDA, ss:

The foregoing was acknowledged before me on APRIL 10, 2003 by JAMES T SPALLONE, BANKING OFFICER for FLEET NATIONAL BANK.

PREPARED BY:
FLEET SERVICES CORP
315 COURT ST
UTICA NY 13502
REFERENCE: 0180-08APR03



Notary Public

TIM HARRIMAN
Notary Public in the State of New York
Appointed in Herkimer County
My Commission Expires **MAR 04 2006**

