

6/2/2003 Page

1 of

111:41AM

WHEN RECORDED MAIL TO: CHARLES J. SULLIVAN 3904 DOGWOOD PLACE MOUNT VERNON, WA 98274

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Re: Loan # 1412010110

APN/PIN # 4744-000-016-0000

PROPERTY: 3904 DOGWOOD PLACE, MOUNT VERNON, WA 98274

The undersigned, the present Beneficiary under that certain Deed of Trust executed by CHARLES J. SULLIVAN, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 02/11/2002 as Instrument No. 200202110238 in Book of the Official Records of SKAGIT County, WASHINGTON, 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 Ave., Suite E., Santa Rosa, CA 95401, and 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: 03/26/2003

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

Name: Cindy Gardia

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On 03/26/2003 before me Susan Tamboury, Notary Public, personally appeared Cindy Garcia, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she executed the same in her authorized capacity as Assistant Vice President on behalf of Provident Funding Associates, L.P., and that by her signature on this instrument Provident Funding Associates, L.P., executed this instrument.

WITNESS my hand and official seal this day

Susan Tamboury, California Notary Public

My commission expires 10-29-2006

SUSAN TAMBOURY Comm. # 1382349 **VOTARY PUBLIC - CALIFORNIA** County of Sonema My Comm. Expires Oct. 29, 2006

Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Santa Rosa, CA 95401