

WHEN RECORDED MAIL TO: JAMES LIRVING 13812 SEAVIEW WAY ANACORTES, WA 98221 7/8/2003 Page 1 of 110:16AM

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Re: Loan # 1312010144

APN/PIN # 4734-000-058-0000

PROPERTY: 13812 SEAVIEW WAY, ANACORTES, WA 98221

The undersigned, the present Beneficiary under that certain Deed of Trust executed by JAMES L IRVING AND POLLY ANN RAVEN, HUSBAND AND WIFE, Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 02/14/2002 as Instrument No. 200202140076 in Book _______, Page ______, 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: 04/09/2003

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

OFFICIAL SEAL
SALLY HALASZ
NOTARY PUBLIC - CALIFORNIA
COMMISSION # 1281732
SONOMA COUNTY
My Commission Exp. Nov. 22, 2004

Name: Denise Jamison

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA } ss

On 04/09/2003 before me Sally Halasz, Notary Public, personally appeared Denise Jamison, 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

Sally Halasz, California Notary Public

My commission expires 11-22-2004

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