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WHEN RECORDED MAIL TO: MARGARET J RAMQUIST NORMAN J RAMQUIST 12899 WAYWARD WAY SEDRO WOOLLEY, WA 98284-7515

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Margaret J Ramquist and Norman J Ramquist is the original Grantor, Keybank Usa National Assoicaton is the original Trustee, and KeyBank USA, NA FKA Na is the original Beneficiary, under a certain Deed of Trust dated April 1, 2003 and recorded April 8, 2003 as instrument no. 200304080047 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 Keybank Usa National Association.

Now, therefore, the undersigned Beneficiary substitutes KeyBank National Association as Trustee.

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

Now, therefore, KeyBank National Association, 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: July 11, 2003	
Marilyn Davis - Paid Loan Specialist	Marilyn Davis - Paid Loan Specialist
KeyBank USA, NA - Beneficiary	KeyBank National Association - Trustee
STATE OF IDAHO ) ss:	
COUNTY OF ADA )	

On July 11, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Marilyn Davis - 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: 5-3-2008

Account #: 96473101835876