



200308270025

Skagit County Auditor

8/27/2003 Page 1 of 2 8:39AM

Prepared By Security Connections Inc.
When Recorded Mail To:
SECURITY CONNECTIONS INC.
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
ATT: KARLEEN MAUGHAN

SUBSTITUTION OF TRUSTEE

Loan No: 998482312 (FS) TSI No: W15817
Trustee Services Inc., whose address is P.O. Box 2980, Silverdale, WA
98383 is hereby appointed successor Trustee under that certain Deed of Trust
described below:

Borrower: NAUN A GALLARDO AND PERPETUO S GALLARDO, HUSBAND AND WIFE

Trustee:

Beneficiary: INDEPENDENT REALTY CAPITAL CORPORATION

Present Beneficiary: FLAGSTAR BANK, FSB

Dated: 10/19/2001

Recorded: 10/29/2001

Auditor's File No: 200110290050 Book:

Page:

Re-recorded:

Auditor's File No:

Book:

Page:

File for record in SKAGIT

County, WASHINGTON.

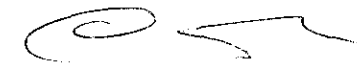
LEGAL DESCRIPTION:

TAX ID #:

Beneficiary hereby acknowledges that the Promissory Note and all other
indebtedness secured by the Deed of Trust has been fully satisfied and that
the successor trustee mentioned herein is hereby requested to reconvey said
Deed of Trust.

Date: 07\18\2003

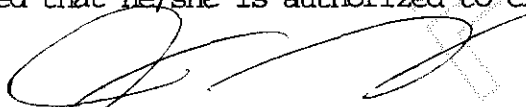
FLAGSTAR BANK, FSB



CARLA TENEYCK
VICE PRESIDENT

State of IDAHO, County of: Bonneville

On 07\18\2003 , before me, the undersigned, a Notary Public in and for the State of IDAHO, duly commissioned and sworn, personally appeared **CARLA TENEYCK** to me known to be the **VICE PRESIDENT** of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.



JOAN COOK (COMMISSION EXP. 02-16-07)

Notary Public in and for the state of IDAHO
Residing at Idaho Falls

JOAN COOK
NOTARY PUBLIC
STATE OF IDAHO



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8/27/2003 Page

2 of

2 8:39AM