Recording Requested By / Return To: Peelle Management Corporation P.O. Box 1710 Campbell, CA 95009-1710



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1 of

9:13AM

Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Peelle Financial of Washington whose address is 197 E. Hamilton Avenue, Campbell, Ca 95008 as successor trustee under the Deed of Trust.

Original Beneficiary: NORTH AMERICAN MORTGAGE COMPANY

Original Trustor: TERRY A ESSKEW, KRISTIN E ESSKEW

Recorded in Skagit County, Washington, on 08/20/01 as Instrument # 200108200163

Date of Deed of Trust: 08/07/01 Amount of Deed of Trust: \$47000.00

NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

Dated: 10/07/2003

JP Morgan Chase Bank as trustee

by Residential Funding Corporation as Attorney in Fact

Power of Attorney recorded in Skagit County on 08/24/98 as Bk: 1859 Pg: 0484 Inst#: 9808240125.

Sheri Fratis
Vice President

State of Nevada County of Washoe

On 10/07/2003, before me, the undersigned, a Notary Public personally appeared Sheri Fratis, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument, the person, or the entity upon bahalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Notary: Mollie Lonchar

My Commission Expires 10/15/05

MOLLIE LONCHAR

Notary Public - State of Nevada

Appointment Recorded in Washoe County
No: 01-71631-2 - Expires October 15, 2005.

Prepared by: E. N. Harrison

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009-1710 (408)866-6868 LN# 0300721313 Investor LN# 5946900 ESCROW # 09/23/03

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