



200312010053

Skagit County Auditor

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RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GREG F. FERGUSON AND KARI E. FERGUSON, HUSBAND AND WIFE, was the original Trustor, ISLAND TITLE COMPANY, A Corporation, was the original Trustee, and EAGLE HOME MORTGAGE, INC., A WASHINGTON CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 4/14/1999, and recorded on April 27, 1999, as File # 9904270130 Book 1980 Page 0565 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned KEY BANK USA, N.A. is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of ISLAND TITLE COMPANY, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Mark Manulik, as Trustee under said Deed of Trust, and As substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skagit, and is described as follows:
Property Address: 12104 COHOE DRIVE, BURLINGTON, WA 9823

KEY BANK USA, N.A. Attorney in fact Orion
Financial Group, Inc.

Date: 10-27-03

M Manulik, Subst Tr
Substitute Trustee, Mark Manulik WSB# 18286

By:

A. Tucker
A. Tucker, Vice President

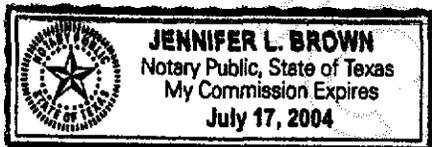


FERGUSON KEY MM *01147821*

State of Texas
County of Tarrant

On 10/24/2003 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Vice President, Orion Financial Group, Inc. Attorney in fact for KEY BANK USA, N.A. , (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

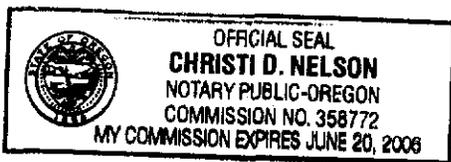


Jennifer L. Brown
Notary Public, Jennifer L. Brown
My Commission Expires: 07/17/2004

State of Oregon
County of Multnomah

On October 27, 2003 before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for ISLAND TITLE COMPANY, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Christi D. Nelson
Notary Public, Christi D. Nelson
My Commission Expires: June 20, 2006



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