

Recording Requested by:
ABN AMRO Mortgage Group, Inc
7159 Corklan Drive
Jacksonville, FL 32258
Polly McDonagh



200312120085
Skagit County Auditor

12/12/2003 Page 1 of 1 10:21AM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Abbreviated legal: LOT 7, SKYLINE NO 14

Loan No. 0614940522

Whereas, FRANZ X. GROSS AND ANITA R. GROSS, HUSBAND AND WIFE

original Trustor, under that certain Deed of Trust dated 04/25/2001 and recorded 05/02/2001, Doc 200105020120 of Official Records of the County of SKAGIT, State of WASHINGTON. Assessor's Parcel No. 4600-000-007-0006

WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to Substitute a new Trustee under said Deed of Trust in place and stead of LAND TITTLE, now therefore, the undersigned hereby substitutes Standard Federal Bank, FSB whose address is 7159 Corklan Drive, Jacksonville, FL 32258 as trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

Dated: November 7, 2003

JP MORGAN CHASE F/K/A CHASE
MANHATTAN BAK

STANDARD FEDERAL BANK, FSB

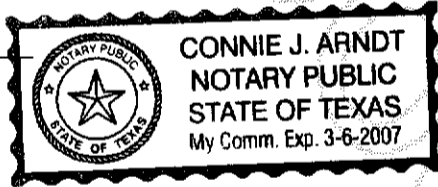
By: CHRIS JACKSON
TRUST OFFICER

By: Audrey A. Paige
Assistant Vice President

State of TEXAS County of HARRIS

On 11/24/03, before me Connie Arndt, Notary Public, personally appeared CHRIS JACKSON, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacities, and that by his signature on the instrument, the persons or the entities upon behalf of which the person acted, executed the instrument. Witness my hand and official seal.

Notary Public



State of Florida County of Duval

On November 7, 2003 before me Khahala Blount, Notary Public, personally appeared Audrey A. Paige, personally known to me to be the person whose name is subscribed to the within instrument, the persons or the entities upon behalf of which the person acted, executed the instrument. Witness my hand and official seal.

Khahala Blount



Khahala Blount
MY COMMISSION # DD163755 EXPIRES
November 11, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

State of Washington) ss
County of SKAGIT)

Recorded at the request of Standard Federal Bank, FSB

this _____ day of _____ at _____ o'clock am/pm and recorded in the records of SKAGIT
County, State of Washington. Fee \$ _____ pd.

RECEPTION NO. _____

County Clerk and Recorder

Mail Recorded Satisfaction to:
FRANZ X. GROSS
ANITA R. GROSS
4208 KINGS CT
ANNACORTES, WA 98221

Deputy