

WHEN RECORDED MAIL TO:
PAUL V WILLIAMS
3810 RIDGE COURT
MOUNT VERNON, WA 98274-8737

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Paul V Williams is the original Grantor, First American is the original Trustee, and KeyBank National Association FKA Na is the original Beneficiary, under a certain Deed of Trust dated December 11, 1998 and recorded December 22, 1998 as instrument no. 9812220095 in book 1917 at page 0608, Official Records of the County of Skagit, State of Washington and

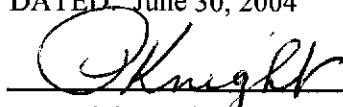
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of First American.

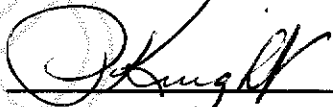
Now, therefore, the undersigned Beneficiary substitutes KeyBank USA, NA as Trustee.

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

Now, therefore, KeyBank USA, NA, 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.

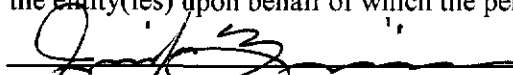
DATED: June 30, 2004


Pat Knight - Paid Loan Specialist
KeyBank National Association - Beneficiary


Pat Knight - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On June 30, 2004, before me the undersigned, a Notary Public in and for said State, personally appeared Pat Knight - 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: SEP 15 2006

Account #: 96473100866580

