

Record and Return To:
BANK ONE SERVICES CORPORATION
LOAN SERVICING CENTER
201 EAST MAIN STREET
LEXINGTON KY 40507
1-877-226-5663

**SUBSTITUTION OF TRUSTEE
DEED OF RECONVEYANCE**

Bank One, N.A.

the Owner and holder of the Note secured by Deed of Trust dated 04/14/04
made by AMY C RICHARDS AND KEVIN C SCHWARTZ as
trustor to WA STEWART TITLE COMPANY OF WASHINGTON as
Trustee, for the benefit of BANK ONE, NA as

Beneficiary, which Deed of Trust was recorded in the Office of the County Recorder of
SKAGIT County, State of WASHINGTON, in Book
N/A, Page N/A as Document No. 200404230057,
hereby substitutes Bank One, N.A.,

as Trustee in lieu of the above named Trustee under said Deed of Trust.
Bank One, N.A.

hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee,
pursuant to the request of said Owner and Holder and in accordance with the provisions of said
Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED
THERE TO, but without warranty, all the estate, title and interest now held by it under said Deed
of Trust.

IN WITNESS WHEREOF said Owner and said Substituted Trustee has caused this instrument to
be executed by their duly authorized officers, this 7 day of July, 2004.

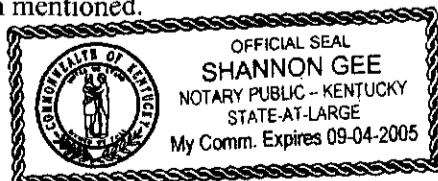
Bank One, NA
As Beneficiary and Substituted Trustee:

By: 
NICK VOLK
VICE PRESIDENT

State of Kentucky, County of Fayette) ss.

On this 7 day of July, 2004, personally appeared before me, a Notary Public in and for said
County and State, NICK VOLK VICE PRESIDENT known to me to be the person (or proved to
me on the basis of satisfactory evidence) described in and who executed the foregoing
instrument, who acknowledged to me that Bank One, N.A. executed the same freely and
voluntarily and for the uses and purposes therein mentioned.


Notary Public



My Commission Expires: _____