



200501130044
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, **DARRELL W PALMER, UNMARRIED**, was the original Trustor, CHICAGO TITLE INSURANCE, A MISSOURI CORP., A Corporation, was the original Trustee, and CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL ASSOCIATION, was the original Beneficiary, under that certain Deed of Trust dated 5/22/2004, and recorded on May 27, 2004, as File # 200405270059 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL ASSOCIATION 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 CHICAGO TITLE INSURANCE, A MISSOURI CORP., 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.

CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL ASSOCIATION Attorney in fact Orion Financial Group, Inc.

Date: 1.3.05
Mark Manulik, Sub Tr
Substitute Trustee, Mark Manulik WSB# 18286

By: A Tucker
A. Tucker, Vice President

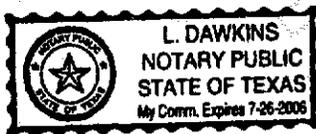


PALMER CITI MAA *04058276*

State of Texas
County of Tarrant

On 12/22/2004 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 CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL ASSOCIATION, (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.



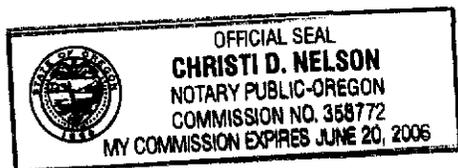
L. Dawkins

Notary Public, L. Dawkins
My Commission Expires: 07/26/2006

State of Oregon
County of Multnomah

On Jan 3, 2005, before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for CHICAGO TITLE INSURANCE, A MISSOURI CORP., (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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