

Recording Requested By / Return To:
ERNA BERGHUYS
422 N Barker St
MOUNT VERON WA 98273



200201170041
Skagit County Auditor

1/17/2002 Page 1 of 1 10:09AM

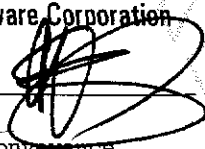
Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Peelle Financial Corporation of Washington whose address is 197 East Hamilton Avenue, Campbell, CA 95008-0290 as successor trustee under the Deed of Trust.

Original Beneficiary: BNC MORTGAGE INC.
Original Trustor: ERNA BERGHUYS
Recorded in Skagit County, Washington, as Instrument # 2000050800
Date of Deed of Trust: 05/08/00

NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

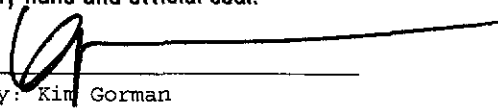
Dated: 12/03/2001
BNC Mortgage Inc., a Delaware Corporation

By: 
K.E. Palmer, JR
VP-Release & Reconveyance

State of California
County of Santa Clara

On 12/03/2001, before me, the undersigned, a Notary Public personally appeared K.E. Palmer, JR, 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 capacity, and that by his signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.


Notary: Kim Gorman
My Commission Expires 01/11/02



Prepared by: E. N. Harrison
Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009-1710 (408)866-6868
LN# 3132065 Investor LN# SEA1470BER ESCROW # 09/25/01
TEST RECONDWA1 90713 Inv: subservice 638 2 11/05/01 09:25:34 46-057 WA Skagit SS: 1

rev. 90713 / 3132065