

When Recorded mail to:
MARVIN L RICHARDS
13269 BRIDGEVIEW WAY
MOUNT VERNON, WA 98273



200205100050
Skagit County Auditor
5/10/2002 Page 1 of 1 10:12AM

Loan Number: 0000916148823

SUBSTITUTION OF TRUSTEE

A58468

WHEREAS, MARVIN L RICHARDS AND KAARSTEN L RICHARDS was/were the original Trustor(s), FIRST AMERICAN TITLE was the original Trustee, and CHASE MANHATTAN BANK USA, N.A. was the original Beneficiary under that certain Deed of Trust dated April 27, 2000 and recorded on May 10, 2000, as Instrument Number 200005100041, of SKAGIT County, Washington, and covering the following described property:

As stated in Original Deed of Trust

WHEREAS, the undersigned Beneficiary, CHASE MANHATTAN BANK USA, N.A., is the present Beneficiary under said Deed of Trust, and said Beneficiary desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes TRUSTEE SERVICES, INC., whose home office address is P.O. BOX 2980, SILVERDALE, WA 98383-2980, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

EXECUTED this date April 17, 2002.

CHASE MANHATTAN BANK USA, N.A.

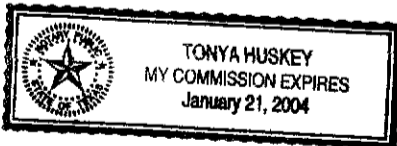
ATTEST:

By: Gloria Johnson
Gloria Johnson
Assistant Secretary

By: Chris White
Chris White
Vice President

STATE OF TEXAS
COUNTY OF HARRIS

On April 17, 2002, before me, the undersigned, personally appeared Chris White and Gloria Johnson, known to me to be the Vice President and Assistant Secretary, respectively, of CHASE MANHATTAN BANK USA, N.A., the corporation that executed and whose name is subscribed to the within instrument and that said CHASE MANHATTAN BANK USA, N.A., executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.



WITNESS my hand and Official Seal

Tonya Huskey
Notary Public in and for the
State of Texas

This document was prepared by:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. #300
HOUSTON, TEXAS 77090