



200302240044
Skagit County Auditor

2/24/2003 Page 1 of 1 9:35AM

WHEN RECORDED MAIL TO:
PATRICK J LOVING
KARI B LOVING
12295 BAYHILL DR
BURLINGTON, WA 98233-2767

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Patrick J Loving and Kari B Loving is the original Grantor, First American Title is the original Trustee, and KeyBank National Association FKA Na is the original Beneficiary, under a certain Deed of Trust dated April 16, 2001 and recorded April 23, 2001 as instrument no. 200104230039 in book NA at page NA, 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 Title.

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: February 14, 2003

Renee Dailey
Renee Dailey - Paid Loan Specialist
KeyBank National Association - Beneficiary

Renee Dailey
Renee Dailey - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On February 14, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Renee Dailey - 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.

Jamie Daniels
Notary Public in and for the State of Idaho
My Commission Expires: 9/18/02
Account #: 96473101438016

