



200308220020
Skagit County Auditor

8/22/2003 Page 1 of 1 9:12AM

WHEN RECORDED MAIL TO:
DOUG TODD
BARBARA TODD
18727 FISHERMANS LOOP
BURLINGTON, WA 98233-8599

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Doug Todd and Barbara Todd is the original Grantor, Land Title is the original Trustee, and KeyBank National Association-FKA Na is the original Beneficiary, under a certain Deed of Trust dated October 8, 1999 and recorded October 28, 1999 as instrument no. 199910280032 in book NA at page NA, Official Records of the County of Skagit, State of Washington and

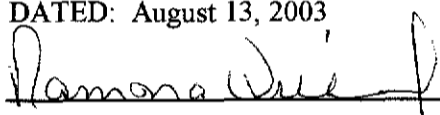
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of Land Title.

Now, therefore, the undersigned Beneficiary substitutes KeyBank USA, NA as Trustee.

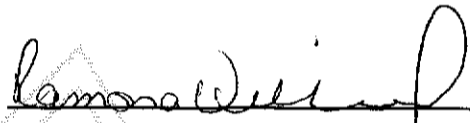
WHEREAS, KeyBank National Association is the undersigned Beneficiary and KeyBank USA, NA is the substituted Trustee, under said Deed of Trust.

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: August 13, 2003



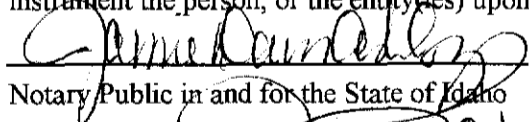
Ramona Villarreal - Paid Loan Specialist
KeyBank National Association - Beneficiary



Ramona Villarreal - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On August 13, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Ramona Villarreal - 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.



Notary Public in and for the State of Idaho
My Commission Expires: 8/18/06

Account #: 96473101116060

