



200308250037

Skagit County Auditor

8/25/2003 Page 1 of 1 8:48AM

WHEN RECORDED MAIL TO:
BRUCE R HUBBARD
KATHLEEN T HUBBARD
PO BOX 869
LACONNER, WA 98257-0869

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Bruce R Hubbard and Kathleen T Hubbard is the original Grantor, First American Hes is the original Trustee, and KeyBank National Association FKA Na is the original Beneficiary, under a certain Deed of Trust dated May 2, 2002 and recorded May 10, 2002 as instrument no. 200205100060 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 Hes.

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 20, 2003

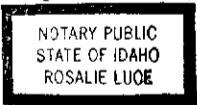
Shelley Lewis
Shelley Lewis - Paid Loan Specialist
KeyBank National Association - Beneficiary

Shelley Lewis
Shelley Lewis - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On August 20, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Shelley Lewis - 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.

Rosalie Luoe
Notary Public in and for the State of Idaho



My Commission Expires: 5-3-08
Account #: 96473101683163