WHEN RECORDED MAIL TO: NATHAN A LOEB GINNY L LOEB 20823 CASCADE RIDGE DR MOUNT VERNON, WA 98274-7719



9/2/2003 Page

1 of

1 12:41PM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Nathan A Loeb And Ginny L Loeb is the original Grantor, Keybank Usa N.a. is the original Trustee, and KeyBank National Association FKA Na is the original Beneficiary, under a certain Deed of Trust dated September 6, 2002 and recorded September 13, 2002 as instrument no. 200209130086 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 Keybank Usa N.a.,

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 26, 2003	7/15
I Candy Jewet 1	I Candy Sewert
Randy Neiwert - Paid Loan Specialist	Randy Neiwert - Paid Loan Specialist
KeyBank National Association - Beneficiary	KeyBank USA, NA - Trustee
STATE OF IDAHO)	
COUNTY OF ADA) ss:	
0.4 424 2002 1 6 4 1 1 1	N

On August 26, 2003, before me the undersigned, a Notary Public in and for said State, personally appeared Randy Neiwert - 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.

Callern McCrea
Notary Public in and for the State of Idaho

My Commission Expires: 8/8/6

Account #: 96473101748329

MCCACA NOCACA NO