WHEN RECORDED MAIL TO: JOHN T SHANNON PENNY A PLATT 12954 SUNSET LN ANACORTES, WA 98221-8525

DATED: September 30, 2003



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, John T Shannon And Penny A Platt 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 February 12, 2002 and recorded February 19, 2002 as instrument no. 200202190130 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.

200 Samuel ain Calo
Jamie-Dawn Ashby - Paid Loan Specialist
iary KeyBank USA, NA - Trustee
ndersigned, a Notary Public in and for said State, personally in Specialist, personally know to me or proved to me on the basis whose name subscribed to the within instrument and me in his/her capacities, and that by his/her signatures on the ipon behalf of which the person acted, executed the instrument.