

Doc # 2004154925

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Date: 10/25/2004 01:01P

Filed by: US MORTGAGE

Filed & Recorded in Official Records

of SKAMANIA COUNTY

J. MICHAEL GARVISON

AUDITOR

Fee: \$29.00

**Trustor**

RIVERS  
477 NORTHWEST CHESSER ROAD  
STEVENSON, WA 98648

Recording requested by, drafted by  
And after recording, please return to:  
US MORTGAGE/LIKUN GEBREHANA  
5825 West Sahara Avenue  
Las Vegas, NV 89146-3167  
TEL NO: 702-248-1156  
USM Ln# FP-400502 RIVERS

**SUBSTITUTION OF TRUSTEE & FULL RECONVEYANCE**

The undersigned entity, **BANK ONE NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002 FOR SACO I TRUST 2002-1 MORTGAGE PASS0THROUGH CERTIFICATES, SERIES 2002-1**, as the current beneficiary/owner and holder of the Note and a Deed of Trust, executed on 08/28/02, by **SUSAN R. RIVERS, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY**, in the amount of \$22,000.00 recorded in the County Recorder's office of **SKAMANIA** County, State of **WASHINGTON**, on 09/09/02 as **AUDITOR FILE# 145859, BK 229, PG 110**, hereby appoints and substitutes as successor Trustee to said Deed of Trust, **INTEGRITY FINANCIAL NV, INC**, who hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and in consideration of the request of said beneficiary/owner and holder, hereby accepts payment in full of all monies due on behalf of the same, and in accordance with the provisions of said Deed of Trust, does hereby **RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO**, ALL the rights, title and interest now held by it under said Deed of Trust, described as follows:

**LOT 5, CHESSER ADDITION, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 104, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON**

IN WITNESS WHEREOF the owner and holder above named, and **INTEGRITY FINANCIAL NV, INC**, as successor Trustee, has caused this instrument to be executed, each in its respective interest and its respective seal to be affixed by its officer, duly authorized, this 31 of August, 2004.

**BENEFICIARY:**

**BANK ONE NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002 FOR SACO I TRUST 2002-1 MORTGAGE PASS0THROUGH CERTIFICATES, SERIES 2002-1**

**TRUSTEE:**

**INTEGRITY FINANCIAL NV, INC**

Greg Kwason  
Greg Kwason  
**AUTHORIZED OFFICER**

Marilyn Mancini  
**MARILYN MANCINI, VICE PRESIDENT**

# NOTARY ACKNOWLEDGMENTS

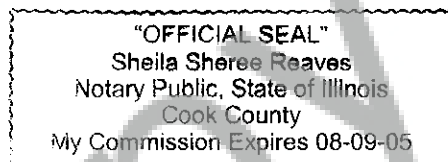
State of ILLINOIS  
County of COOK > ss:

JP Morgan Chase Bank As Successor  
In Interest to Bank One, N.A. F/K/A  
First National Bank of Chicago

ON August 31, 2004, before me Sheila Reeves, a Notary Public, personally appeared Greg Kucinski, Authorized officer of BANK ONE NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 1, 2002 FOR SACO I TRUST 2002-1 MORTGAGE PASSO THROUGH CERTIFICATES, SERIES 2002-1, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) of the above named entity, and by his/her/their official signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Sheila Sheree Reeves  
Notary Public



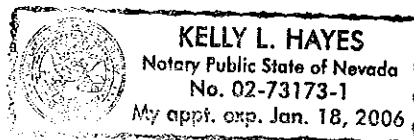
(THIS AREA ABOVE FOR NOTARIAL SEAL)

State of NEVADA > ss:  
County of CLARK >

ON September 3, 2004, before me, KELLY L. HAYES, a Notary Public, personally appeared MARILYN MANCINI, VICE PRESIDENT OF INTEGRITY FINANCIAL NV., INC. me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) of the above named entity, and by his/her/their official signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Kelly L. Hayes  
KELLY L. HAYES, Notary Public



(THIS AREA ABOVE FOR NOTARIAL SEAL)