

Return Address:

Alliance Title
Attn: Trustee Department-42685
2183 Sutter Street
San Francisco, CA 94115



200111050130
Skagit County Auditor

11/5/2001 Page 1 of 2 10:49:00AM

SUBSTITUTION OF TRUSTEE

Indexing information required by the Washington State Auditor's/Recorder's Office, (RCW 36.18 and RCW 65.04) 1/97;

Reference # (If applicable): 0023311970
Original Beneficiary: PEOPLES BANK
Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
Original Trustee: LAND TITLE OF SKAGIT COUNTY
Grantee (Current Trustee): **FIRST AMERICAN TITLE INSURANCE COMPANY**
Deed of Trust recorded: 5-25-2000, File No. 200005250041, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0023311970
Feed: 0110017C.TXT

WHEREAS, BRUCE BRANDON AVERY AND RENEE NICOLE TORSETH was the original trustor, and LAND TITLE OF SKAGIT COUNTY, was the original Trustee, and PEOPLES BANK was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 5-17-00, recorded 5-25-2000, under Auditor's/Recorder's File No. 200005250041 in Volume N/A of Mortgages, at Page N/A, records of SKAGIT County, Washington, as more particularly described in said Deed of Trust,

WHEREAS, the undersigned is the present beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of the present trustee thereunder,

NOW THEREFORE, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, hereby substitutes **FIRST AMERICAN TITLE INSURANCE COMPANY**, whose address is c/o Alliance Title, 1500 Franklin Street, San Francisco, California 94109, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and or/neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on September 24, 2001 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



Sheila Whipp
SHEILA WHIPP
WITNESS

By: *Michelle R. Ford*
MICHELLE R. FORD
VICE PRESIDENT

Geraldine Simpson
GERALDINE SIMPSON
WITNESS

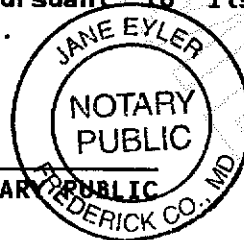
Bruce W. Rice
BRUCE W. RICE
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this September 24, 2001 , before me, the undersigned, a Notary Public in said State, personally appeared MICHELLE R. FORD and BRUCE W. RICE personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.

Jane Eyer
JANE EYLER , NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001



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LOAN:000023311970 MIN:1000266 0001442614 7 MERS PHONE: 1-888-679-6377



200111050130
Skagit County Auditor