

Return Address:

Alliance Title
Attn: Trustee Department-42788
2183 Sutter Street
San Francisco, CA 94115



200202190173

Skagit County Auditor

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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): 0022196646
Original Beneficiary: CTX MORTGAGE COMPANY
Grantor (Current Beneficiary): FIRST NATIONWIDE MORTGAGE CORPORATION
Original Trustee: LAND TITLE CO
Grantee (Current Trustee): **FIRST AMERICAN TITLE INSURANCE COMPANY**
Deed of Trust recorded: 1-21-2000, File No. 200001210053, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0022196646
Feed: 0202047C.TXT

WHEREAS, BRAD E AVERY was the original trustor, and LAND TITLE CO, was the original Trustee, and CTX MORTGAGE COMPANY was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 01-20-2000, recorded 1-21-2000, under Auditor's/Recorder's File No. 200001210053 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, FIRST NATIONWIDE MORTGAGE CORPORATION, hereby substitutes **FIRST AMERICAN TITLE INSURANCE COMPANY**, whose address is c/o Alliance Title, 2183 Sutter Street, San Francisco, California 94115, 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.

Dated February 1, 2002

FIRST NATIONWIDE MORTGAGE CORPORATION



[Handwritten signature]

KENNETH BALOGH
Witness

By: *[Handwritten signature]*
KENNETH A. KLIMA, JR.
VICE PRESIDENT

[Handwritten signature]

JANICE BARTO
Witness

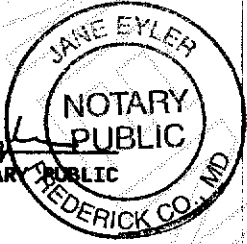
[Handwritten signature]
JENNIFER J. SUBLESKI
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK) ss

On the 1st day of February, 2002, personally appeared before me KENNETH A. KLIMA, JR. and JENNIFER J. SUBLESKI, who duly sworn did say that they are the VICE PRESIDENT and ASSISTANT SECRETARY of the above named beneficial corporation, and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors and said KENNETH A. KLIMA, JR. and JENNIFER J. SUBLESKI do duly acknowledge to me that said corporation executed the same.

IN WITNESS WHEREOF I hereunto set my hand and official seal.

[Handwritten signature]
JANE EYLER, NOTARY PUBLIC
COMMISSION EXPIRES: November 1, 2005



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LOAN:000022196646

