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Nationwide Title Clearing
101 N. Brand #1800
Glendale, CA 91203




200208090043
Skagit County Auditor

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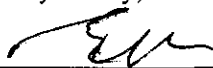
Loan#: 1513297550 SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, BRUCE M. HORNER AND MIN Z LU was the original Trustor, FIRST AMERICAN TITLE CO OF SKAGIT COUNTY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 08/15/00 in SKAGIT County, Washington, under Doc No: 200008210125 or Book page . WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING, a Washington State corp., as Trustee under said Deed of Trust.

Dated: 07/31/02
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: 
Angela Martinez
Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Angela Martinez with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the within bargainor, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such Vice President WITNESS my hand and official seal at office in said county this 31st day of July, 2002


Elsa McKinnon
Notary Public/Commission expires 04/22/2005

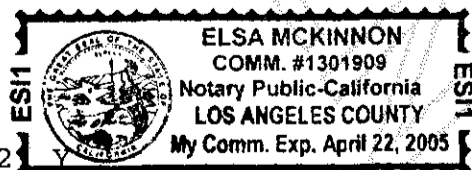


WHEREAS, BRUCE M. HORNER AND MIN Z LU was the original Trustor, FIRST AMERICAN TITLE CO OF SKAGIT COUNTY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 08/15/00 in SKAGIT County, Washington, under Doc No:200008210125 or Book page . NATIONWIDE TITLE CLEARING, as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 07/31/02
NATIONWIDE TITLE CLEARING BY: , Jorge Tucux, Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
On 07/31/02 before me, THE UNDERSIGNED, Notary Public, personally appeared Jorge Tucux, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same. WITNESS MY hand and official seal.


Elsa McKinnon Notary Public



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