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11/18/2002 Page

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9:59AM

Loan#: 1963035064

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, JAMES A KENDRICK AND JULIE L KENDRICK

was the original Trustor, FIRST AMERICAN TITLE

was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

was the original Beneficiary under that certain Deed of Trust dated 11/11/99 in SKAGIT County,

Washington, under Doc No. 199911160064 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: 10/26/02

CHASE MORTGAGE COMPANY

Star Hillman Vice President

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Star Hillman with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Vice President of CHASE MORTGAGE COMPANY

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 26th day of October, 2002

Jim Beasley

opery Public/Commission expires 02/26/2003

JIM BEASLEY COMM. # 1209431 NOTARY PUBLIC-CALIFORNIA D LOS ANGELES COUNTY COMM, EXP. FEB. 26, 2003

WHEREAS, JAMES A KENDRICK AND JULIE L KENDRICK

was the original Trustor, FIRST AMERICAN TITLE

was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

was the original Beneficiary under that certain Deed of Trust dated 11/11/99 in SKAGIT County,

Washington, under Doc No:199911160064 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: 10/26/02

NATIONWIDE TITLE CLEARING

Jorge Tucux, Vice President

STATE OF CALIFORNIA

COUNTY OF LOS ANGIELES

BY:

On 10/26/02 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 dapacity, 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.

Jim Beasley

Notary Public

JIM BEASLEY COMM # 1209431 IOTARY PUBLIC-CALIFORNIA LOS ANGELES COUNTY COMM. EXP. FEB. 26, 2003

CHAS5 MP