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11/22/2002 Page

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1 10:51AM

Loan#: 4579221

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, FORREST A FOSS & CHERYL RIDER FOSS

was the original Trustor, ISLAND TITLE CO

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

was the original Beneficiary under that certain Deed of Trust dated 04/03/01 in SKAGIT County,

Washington, under Doc No. 200104110163 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: 10/07/02

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR NORTH AMERICAN MORTGAGE COMPANY

Ayrın Hayrapetian Asst. Vice President

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Ayrin Hayrapetian with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Asst. Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE

FOR NORTH AMERICAN 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 Asst. Vice President WITNESS my hand and official seal at office in said county

this 7th day of October, 2002

Notary Public/Commission expires 02/26/2003

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

WHEREAS, FORREST A FOSS & CHERYL RIDER FOSS

was the original Trustor, ISLAND TITLE CO

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

was the original Beneficiary under that certain Deed of Trust dated 04/03/01 in SKAGIT County,

Washington, under Doc No:200104110163 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: 10/07/02

NATIONWIDE TITLE CLEARING

Jorge Tucux, Vice President

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

On 10/07/02 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.

Notary Public

1006M

JIM BEASLEY DS COUNTY