

Return Address:

Alliance Title
Attn: Trustee Department-42982
2183 Sutter Street
San Francisco, CA 94115



200212190115

Skagit County Auditor

12/19/2002 Page

1 of

2 11:24AM

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): 0024524654

Original Beneficiary: FIRSTAR BANK

Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustee: BRIAN LYNCH

Grantee (Current Trustee): **FIRST AMERICAN TITLE INSURANCE COMPANY**

Deed of Trust recorded: 6-11-2001, File No. 200106110172, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0024524654
Feed: 0212097C.TXT

WHEREAS, MARY M WALKER was the original trustor, and BRIAN LYNCH, was the original Trustee, and FIRSTAR BANK was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 06-06-2001, recorded 6-11-2001, under Auditor's/Recorder's File No. 200106110172 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, 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 December 3, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



JANE SHOMS
Witness

By: TODD C. KRZYSIAK
VICE PRESIDENT

GERALDINE SIMPSON
Witness

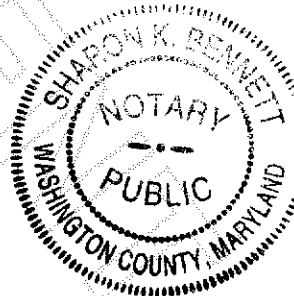
MICHELLE R. FORD
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK) ss

On the 3rd day of December, 2002, personally appeared before me
TODD C. KRZYSIAK and MICHELLE R. FORD, 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 TODD C. KRZYSIAK and
MICHELLE R. FORD do duly acknowledge to me that said corporation
executed the same.

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

SHARON K. BENNETT
SHARON K. BENNETT, NOTARY PUBLIC
COMMISSION EXPIRES: February 7, 2004



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LOAN:000024524654 MIN:1000101 0000220206 1 MERS PHONE: 1-888-679-6377



200212190115
Skagit County Auditor