

Return Address:

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



200212190116
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): 0024531923
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: 7-24-2001, File No. 200107240067, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0024531923
Feed: 0212097C.TXT

WHEREAS, WARD C NARRON, PAMELA I NARRON 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 07-16-2001, recorded 7-24-2001, under Auditor's/Recorder's File No. 200107240067 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
JANE SHOMS
Witness

By: TODD C. KRZYSIAK
TODD C. KRZYSIAK
VICE PRESIDENT

GERALDINE SIMPSON
GERALDINE SIMPSON
Witness

MICHELLE R. FORD
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
NOTARY PUBLIC
Washington County, Maryland
My Commission Expires 2/7/04

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

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LOAN:000024531923 MIN:1000101 0000220933 0 NERS PHONE: 1-888-679-6377



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