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1 9:05AM

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, YOUNG JIN CHONG & CHANG KOOK CHONG

Trustor, FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY

original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

original Beneficiary under that certain Deed of Trust dated 08/26/02 in SKAGIT

County, Washington, under Doc No: 200208290075 or Book

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: 10/15/03

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR SIB MORTGAGE CORP., A NEW JERSEY CORPORATION

Elsa McKinnon Vice President

STATE OF FLORIDA

COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared

Elsa McKinnon

with whom I am personally acquainted, and who, upon oath, acknowledged

him/herself to be the Vice President

of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

AS NOMINEE FOR SIB MORTGAGE CORP., A NEW JERSEY CORPORATION

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 15th day of October, 2003

Mary Jo McGowan

Notary Public/Commission expires 07/30/2007

MARY JO MCGOWAN Notary Public State of Florida Commission Exp. July 30, 2007 No. DD 0236404 Bonded through (800) 432-4254 Florida Notary Assn., Inc.

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: 10/15/03

NATIONWIDE TITLE CLEARING BY: Steve Rogers, Vice President

STATE OF FLORIDA

COUNTY OF PINEILLAS

On 10/15/03 before me, THE UNDERSIGNED, Notary Public, personally appeared Steve Rogers, 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 WITNESS MY hand and official seal. same.

Notary Public

MARY JO MCGOWAN Notary Public State of Florida Commission Exp. July 30, 2007 No. DD 0236404 Bonded through (800) 432-4254 Florida Notary Assn., Inc.

THE HILL HAS DW 57568

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