

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Beneficiary

DATED: November 16, 2004


BY: 
ARLENE BEHR, Assistant Secretary

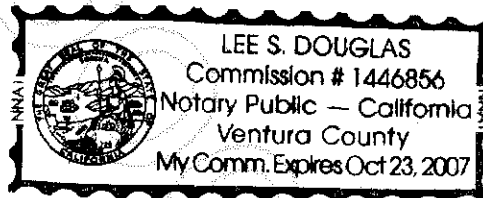
State of: California

County of: Ventura

On 11-16-04 before me LEE S. DOUGLAS, notary public,
personally appeared ARLENE BEHR, personally known to me (or proved to
me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are
subscribed to within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity(ies), and that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.


LEE S. DOUGLAS



200411180060
Skagit County Auditor

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