



200503180006
Skagit County Auditor

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RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **FERNANDO Y. RUIZ AND LINDA RUIZ, HUSBAND AND WIFE**, was the original Trustor, ISLAND TITLE COMPANY, A Corporation, was the original Trustee, and ANVIL FUNDING CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 6/26/2002, and recorded on June 28, 2002, as File # 200206280219 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned ANVIL FUNDING CORPORATION 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 ISLAND TITLE COMPANY, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Mark Manulik, as Trustee under said Deed of Trust, and As substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skagit.

ANVIL FUNDING CORPORATION Attorney in fact
Orion Financial Group, Inc.

Date: 3-11-05

M Manulik, Sub. Tr

Substitute Trustee, Mark Manulik WSB# 18286

By:

A Tucker

A. Tucker, Vice President

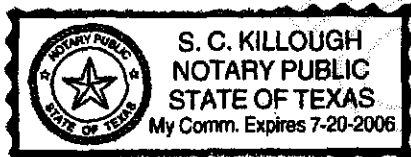


RUIZ CITI JRF *04072601*

State of Texas
County of Tarrant

On 3/11/2005 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Vice President, Orion Financial Group, Inc. Attorney in fact for ANVIL FUNDING CORPORATION, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

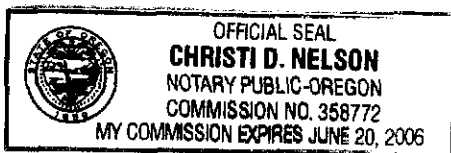


S. C. Killough
Notary Public, S. C. Killough
My Commission Expires: 07/20/2006

State of Oregon
County of Multnomah

On March 11, 2005, before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for ISLAND TITLE COMPANY, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Christi D. Nelson
Notary Public, Christi D. Nelson
My Commission Expires: June 20, 2006



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