

Land Title Co



200507270018

Skagit County Auditor

7/27/2005 Page 1 of 1 9:10AM

RECORDING REQUESTED BY  
NAME: People's Choice Home Loan, Inc.  
ATTN: Loan Service Dept  
ADDRESS: 7515 Irvine Center Drive  
CITY: Irvine  
STATE & ZIP: California 92618  
Ref no.: 10195750  
AND WHEN RECORDED MAIL TO  
People's Choice Home Loan, Inc.  
7515 Irvine Center Drive  
Irvine, CA 92618

116962-SAE

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

Min# 100273900101957503

WHEREAS: Roxy Seligman and Robert Seligman, Husband and Wife, as the original Trustor, Karen L. Gibbon, P.S., the original Trustee, and Mortgage Electronic Registration Systems (MERS) as nominee for People's Choice Home Loan Inc. the Beneficiary, under that certain Deed of Trust dated May 2, 2005 and recorded on May 9, 2005 as Instrument No. 200505090187, Book --, Page --, Official Records of the County of Skagit, State of Washington, and affecting the land described in said Deed of Trust, is PAID AND SATISFIED; AND DOES HEREBY consent that the same may be DISCHARGED OF RECORD.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number, as the case may be.

WHEREAS the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of Karen L. Gibbon, P.S., now therefore, the undersigned hereby substitutes (themselves, himself, herself) as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

DATE: July 14, 2005

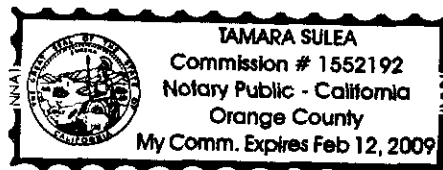
Mortgage Electronic Registration Systems (MERS) as nominee for People's Choice Home Loan, Inc. a Wyoming Corp

Benjie Alvidera, Assistant Secretary

STATE of California  
COUNTY of Orange

On 07/14/2005, before me, TAMARA SULEA, a Notary Public in and for the County of Orange, State of California, personally appeared Benjie Alvidera, Assistant Secretary, 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 the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his /her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument

TAMARA SULEA  
Notary Expires: 02/12/2009 # 1552192



(This area for notarial seal)