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Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683



200512010122
Skagit County Auditor

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Loan#: 7603578

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, RUBY L. HICKEY was the original Trustor, MICHAEL HAGEN was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR FIRST NATIONAL BANK OF ARIZONA was the original Beneficiary under that certain Deed of Trust dated 04/14/2003 in SKAGIT County, Washington, under Doc No: 200304160145 or Book page .

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, INC., a Washington State corp., as Trustee under said Deed of Trust.

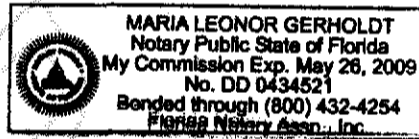
Dated: 11/22/2005

UNION FEDERAL BANK OF INDIANAPOLIS

BY: [Signature]
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 UNION FEDERAL BANK OF INDIANAPOLIS 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 22ND DAY OF NOVEMBER IN THE YEAR 2005

[Signature]
MARIA LEONOR GERHOLDT
Notary Public/Commission expires 05/26/2009



WHEREAS, RUBY L. HICKEY was the original Trustor, MICHAEL HAGEN was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR FIRST NATIONAL BANK OF ARIZONA was the original Beneficiary under that certain Deed of Trust dated 04/14/2003 in SKAGIT County, Washington, under Doc No: 200304160145 or Book page .

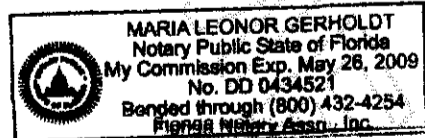
NATIONWIDE TITLE CLEARING, INC., as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, 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: 11/22/2005

NATIONWIDE TITLE CLEARING, INC. BY: [Signature], BRYAN BLY, Vice President
STATE OF FLORIDA COUNTY OF PINELLAS

On 11/22/2005 before me, THE UNDERSIGNED, Notary Public, personally appeared BRYAN BLY 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 same. WITNESS MY hand and official seal.

[Signature]
Notary Public



WMCRC 4935568 TFU699026 100135517810058346 MERS PHONE
1-888-679-MERS form1/RCNWA1