



200703070070

Skagit County Auditor

3/7/2007 Page 1 of 1 11:19AM

When recorded return to:
AXIOM FINANCIAL SERVICES
1400 LEBANON CHURCH ROAD
PITTSBURGH, PA 15236

WASHINGTON
SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Loan #: 407134830 (32499)
MIN: 100176104071348300

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, INC., the undersigned beneficiary, of the Deed of Trust described below, hereby appoints AXIOM FINANCIAL SERVICES, whose address is **1400 LEBANON CHURCH ROAD, PITTSBURGH, PA 15236**, as successor Trustee thereunder.

ORIGINAL MORTGAGOR: **RICHARDS, JOSEPH T.**
ORIGINAL BENEFICIARY: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, INC.**
ORIGINAL TRUSTEE: **FIRST AMERICAN TITLE COMPANY OF SKAGIT**
AMOUNT: **\$120,000.00**
DATED: **07/20/2004**
RECORDED DATE: **07/23/2004**
BOOK: - PAGE: -
DOC/INSTRUMENT: **200407230197**
PROPERTY ADDRESS: **522 NORTH 15TH STREET, MT VERNON, WA 98273**
COUNTY: **SKAGIT**
APN #: **3747-002-013-0003 P53889**
LEGAL: **LOT 13, BLOCK 2, "MOUNT VERNON HEIGHTS ADDITION, MOUNT VERNON, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

NOW THEREFORE, AXIOM FINANCIAL SERVICES., who is the substitute Trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, hereby reconveys, releases, and discharges the deed of trust or mortgage and authorizes and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust or mortgage.

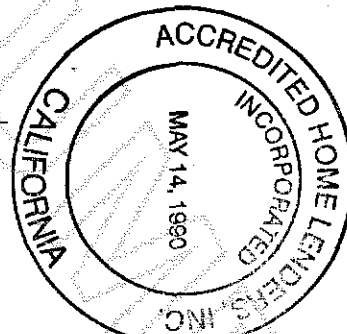
IN WITNESS WHEREOF, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, INC.** by its duly authorized Officers has hereunto set its hand **March 1, 2007**

AXIOM FINANCIAL SERVICES **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, INC.**

SUBSTITUTE TRUSTEE

Name: **JANICE BASEVSKI**
Title: **Assistant Vice President**

Name: **KELLY M. COLLINS**
Title: **ASSISTANT VICE PRESIDENT**



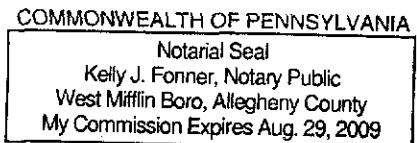
STATE OF PENNSYLVANIA
COUNTY OF ALLEGHENY

Before me, a Notary Public in and for said county and state, personally appeared the above named **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ACCREDITED HOME LENDERS, INC.** by **KELLY M. COLLINS** its **ASSISTANT VICE PRESIDENT** and **JANICE BASEVSKI** by **AXIOM FINANCIAL SERVICES.**, who executed the foregoing instrument and acknowledged that the signing thereof was by authority of its Board of Directors and that the same was the voluntary act and deed, for the uses and purposes therein mentioned of officers.

In testimony whereof I have hereunto subscribed my name and affixed my seal **March 1, 2007**

Notary Commission Expires: **08/29/2009**

By:
Notary Public
KELLY J. FONNER



Member, Pennsylvania Association of Notaries