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RETURN TO: T. J. Katz Orion Financial Group, Inc. 2860 Exchange Blvd. # 100 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any thereunder appointed;

AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied; NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as trustee under said Deed of Trust, to the property described therein.



in the records of Skagit County, State of Washington and more particularly described on said Deed of Trust to herein:

TRUSTOR: DON BIERING AND DELORES JEAN COREY-BIERING, HUSBAND AND WIFE

TRUSTEE: LAND TITLE COMPANY OF SKAGIT COUNTY

ORIGINAL MORTGAGEE: FIRST NATIONAL BANK OF NEVADA, A NATIONAL BANKING

ASSOCIATION

DATE OF MORTGAGE: 8/10/99 DATE RECORDED: August 13, 1999

File # 199908130051

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on March 31, 2001.

BANC ONE FINANCIAL SERVICES, INC. Its Attorney in fact Orion Financial Group, Inc.

BY:

S. A. Wileman, Vice President

State of Texas

County of Tarrant

On March 31, 2001, before me, the undersigned, a Notary Public in and for the State of Texas, duly commissioned and sworn, personally appeared S. A. Wileman, to me known to be the person whose name is subscribed to the within instrument and acknowledged to me the he/she executed the same in her/his signature on the instrument the person of the entity upon behalf or which the person acted, executed the instrument.

WA

Skagit

WITNESS MY HAND AND OFFICIAL SEAL

AMBER R. WHITLOCK

Notary Public

STATE OF TEXAS

My Commission Expires 04-20-2002

Notary Public, Amber R. Whitlock My commission expires: April 20, 2002

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

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