

WHEN RECORDED MAIL TO: Kristjan P Ochs Monica K Ochs 3423 Lindsay Place Mount Vernon, WA 98274

State of Washington County of Skagit Loan Number: 2006673301

Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc., as the owner and holder of the Notes secured be Deed of Trust dated, 01/28/2000, made by Kristjan P Ochs and Monica K Ochs, Trustor(s) to island title company, as Trustee and continental savings bank as Beneficiary, which Deed of Trust was recorded 01/28/2000, as Document No. 200001280077 in the office of the County Auditor of Skagit, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 07/23/2001

Mortgage Electronic Registration Systems, Inc.

PRLAP, Inc., trustee

Suzanné M. Haumesser

Holly M. Jarmusz Senior Vice President Vice President

Assisting the state of the stat

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STATE OF New York, COUNTY OF Erie

On 07/23/2001 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Holly M. Jarmusz, Vice President, 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/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Michael Valenti

Bank of America Mortgage

1595 Spring Hill Road, Suite 310 Vienna, VA 221

Roxanne M. Nowicki

Notary Public, State of New York

Qualified in Erie County

Commission Expires March 31, 2003