

**RECORDING REQUESTED BY AND
RECORD AND RETURN TO:**

SOVEREIGN BANK
P.O. BOX 12646
READING, PA 19612

5109036853
09/28/01
SEPT 01 C80



200110150103

, Skagit County Auditor

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, SOVEREIGN BANK, as owner and holder of the Note secured by a Deed of Trust executed by GERALD R BELL AND CHRISTINE M BELL to LANDAMERICA FINANCIAL GROUP INC for the benefit of MBNA AMERICA BANK (DELAWARE) ASSIGNED TO SOVEREIGN BANK 08/19/99 #199908190136. Beneficiary, dated 11/17/98 and recorded in the office of the Register of Deeds of SKAGIT County, Washington as Document No. 199908190135 on 08/19/99.

Beneficiary hereby substitutes SOVEREIGN BANK as Trustee in lieu of the above named Trustee under said Deed of Trust and directs SOVEREIGN BANK to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of Trustee's Reconveyance fee to SOVEREIGN BANK. The Deed of Trust has been fully paid and is hereby satisfied. SOVEREIGN BANK is directed to cancel all evidence of indebtedness secured by the Deed of Trust.

SOVEREIGN BANK hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, expressed or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, SOVEREIGN BANK has caused these presents to be executed by its duly authorized officer on this day OCT 01 2001

SOVEREIGN BANK

DEBORAH PREVITERA, Asst. Secretary

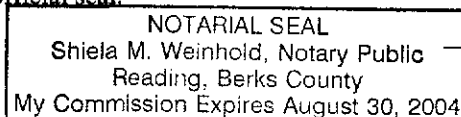
SOVEREIGN BANK

DEBORAH PREVITERA, Asst. Secretary

**STATE OF PENNSYLVANIA
COUNTY OF BERKS**

On OCT 01 2001 before me the undersigned, a Notary Public in and for said County and State, personally appeared DEBORAH PREVITERA, the Assistant Secretary of Sovereign Bank, the Corporation that executed the within instrument, known to me to be the person who executed the within Instrument on behalf of the Corporation herein named and acknowledged to me that such Corporation executed the same, pursuant to its by-laws.

WITNESS my hand and official seal.



Notary Public in and for said County and State

LEGAL DESCRIPTION OF PROPERTY

Borrower Name: Gerald R. Bell
Property Address: 2424 E Cedar Hills Drive
Mount Vernon, WA 98274

Loan Number: 9150122936

PIF Date: ?

Property Description:

The West 70 feet of Lot 10 and the East 60 feet of Lot 11, "PLAT OF CEDAR HILLS NO. 1", as per plat recorded in Volume 8 of Plats, pages 90 and 91, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

VMP -4034 (9701)

VMP MORTGAGE FORMS - (800)521-7291

1/97

DOC #:300451 APPL #:9810200847



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, Skagit County Auditor

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