

MP
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200110220044
Skagit County Auditor

10/22/2001 Page 1 of 1 11:03:38AM

WHEN RECORDED MAIL TO:
BEVERLY L HINTON
STERLING BANK & TRUST, FSB
OAKLAND TOWNE SQUARE
ONE TOWNE SQUARE, 17TH FLOOR
SOUTHFIELD, MI 48076- 3729

SSB# 471028254

SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE

The undersigned STERLING BANK & TRUST FSB as then owner and holder of the note secured by SILVER SIERRA MORTGAGE, INC for Deed of Trust dated APRIL 18, 2000 executed by THEODORE P HOVANEC III AND DELLA M HOVANEC, HUSBAND AND WIFE as Trustor, to LAND TITLE COMPANY as Trustee, for SILVER SIERRA MORTGAGE, INC as Beneficiary, which Deed of Trust was recorded APRIL 24, 2000 in Book , Page , Document No 200004240011, Official Records of SKAGIT County, WASHINGTON, hereby substitutes STERLING BANK & TRUST FSB as sucessor Trustee in lieu of the Trustee therein. WHEREAS SAID SUCCESSOR Trustee, 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 estate now held by it under said deed of trust.

LOT 1 OF SERDRO-WOOLEY SHORT PLAT NO 02-00 RECORDED APRIL 14,2000 AS DUDITOR S FILE NO 200004140070 RECORDS OF SKAGIT COUNTY WASHINGTON, BEING A PORTION OF LOT 3 OF STATE STREET ADDTION TO SEDRO SKAGIT CO WASH, AS PER PLAT RECORDED IN VOLUME 3 OF PLATS PAGE 61 OF RECORDS SKAGIT COUNTY, WASHINGTON

DATED: MAY 8, 2001

Beverly A Davis, WITNESS

Marianne Moore, WITNESS

Sterling Bank & Trust FSB

Joya Pastori
Asst. Vice President

Rosalie E Kniga
ITS AUTHORIZED REP

STATE OF MICHIGAN:
COUNTY OF OAKLAND:

On MAY 8, 2001 before me, A Notary Public in and for said county and State, personally appeared Joya Pastori, Asst. Vice President and Rosalie E Kniga, ITS AUTHORIZED REPRESENTATIVE of Sterling Bank & Trust FSB, known to me to be the persons who acknowledged that they executed the above instrument. Also appearing as witnesses are Beverly A Davis and Marianne Moore known to me to be the persons who witnessed said document.
WITNESS my hand and offical seal.

NOTARY PUBLIC BEVERLY L. HINTON
NOTARY PUBLIC-WAYNE COUNTY
ACTING IN OAKLAND COUNTY
MY COMMISSION EXPIRES:09/12/02