

Return Address:

Alliance Title
Attn: Trustee Department-42710
2183 Sutter Street
San Francisco, CA 94115



200111190168
Skagit County Auditor
11/19/2001 Page 1 of 2 12:04:59PM

SUBSTITUTION OF TRUSTEE

Indexing information required by the Washington State Auditor's/Recorder's Office, (RCW 36.18 and RCW 65.04) 1/97;

Reference # (If applicable): 0023327448

Original Beneficiary: PEOPLES BANK

Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustee: LAND TITLE OF SKAGIT COUNTY

Grantee (Current Trustee): **FIRST AMERICAN TITLE INSURANCE COMPANY**

Deed of Trust recorded: 5-26-2000, File No. 200005260010, Volume , Page N/A

State of Washington
County of SKAGIT
Loan No. 0023327448
Feed: 0110237C.TXT

WHEREAS, ROBIN L AND RICHARD LUIF was the original trustor, and LAND TITLE OF SKAGIT COUNTY, was the original Trustee, and PEOPLES BANK was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 5-19-2000, recorded 5-26-2000, under Auditor's/Recorder's File No. 200005260010 in Volume of Mortgages, at Page N/A, records of SKAGIT County, Washington, as more particularly described in said Deed of Trust,

WHEREAS, the undersigned is the present beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of the present trustee thereunder,


NOW THEREFORE, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, hereby substitutes **FIRST AMERICAN TITLE INSURANCE COMPANY**, whose address is c/o Alliance Title, 1500 Franklin Street, San Francisco, California 94109, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and or/neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed
on October 17, 2001 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.




SHEILA WHIPP
WITNESS

By: 
MICHELLE R. FORD
VICE PRESIDENT


GERALDINE SIMPSON
WITNESS

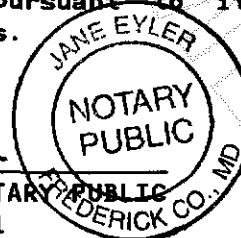

BRUCE W. RICE
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this October 17, 2001 , before me, the undersigned,
a Notary Public in said State, personally appeared MICHELLE R. FORD
and BRUCE W. RICE
personally known to me (or proved to me on the basis of
satisfactory evidence) to be the persons who executed the within
instrument as VICE PRESIDENT
and ASSISTANT SECRETARY respectively, on behalf of the
above named corporation, and acknowledged to me, that they, as
such officers, being authorized so to do, executed the foregoing
instrument for the purposes therein contained and that such
Corporation executed the within instrument pursuant to its
by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.


JANE EYLER , NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001



200111190168
Skagit County Auditor

0001443875 3 MERS PHONE: 1-888-679-6377