Return Address:

Alliance Title
Attn: Trustee Department-42735
2183 Sutter Street
San Francisco, CA 94115

200112170057 Skagit County Auditor 12/17/2001 Page 1 of 2 10:57AM

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): 0023310444 Original Beneficiary: PEOPLES BANK

Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Trustee: ISLAND TITLE

Grantee (Current Trustee): FIRST AMERICAN TITLE INSURANCE COMPANY Deed of Trust recorded: 4-28-2000, File No. 200004280074, Volume N/A, Page N/A

State of Washington County of SKAGIT Loan No. 0023310444 Feed: 0111267C.TXT

WHEREAS, RAYMOND P KEENE, JENNIFER A MERRILL was the original trustor, and ISLAND TITLE, was the original Trustee, and PEOPLES BANK was the original beneficiary under that certain deed of trust, together with any modificiations thereto (the "Deed of Trust"), dated as of 04-25-2000, recorded 4-28-2000, under Auditor's/Recorder's File No. 200004280074 in Volume N/A 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, 2183 Sutter Street, San Francisco, California 94115, 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.

Dated November 19, 2001

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



Wiltness

MICHELLE R. FORD

VICE PRESIDENT

GERALDINE SIMPSON

Witness

JENNIFER . SEBLESKI ASSISTANT SECRETARY

STATE OF MARYLAND

COUNTY OF FREDERICK

On the 19th , 2001

personally appeared before me and JENNIFER J. SUBLESKI

NOTARY

PUBLIC

10:57AM

MICHELLE R. FORD

duly sworn did say that they are the VICE PRESIDENT

and

and

ASSISTANT SECRETARY

of the above named beneficial corporation, and that the

within and foregoing instrument was signed in behalf of said corporation by authority of a

resolution of its Board of Directors and said MICHELLE R. FORD JENNIFER J. SUBLESKI

do duly acknowledge to me that said corporetion AVE EYLE

executed the same.

IN MITNESS WHEREOF I hereunto set my hand and official seal.

JANE EYLER

COMMISSION EXPIRES: November

, NOTARY

1, 2005

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