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RETURN TO & PREPARED BY: S. A. Wileman Orion Financial Group, Inc. 2860 Exchange Blvd. # 100 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RYAN SIMS AND JOIE A. OAKES-SIMS, HUSBAND AND WIFE, was the original Trustor, LAND TITLE CO., A Corporation, was the original Trustee, and CTX MORTGAGE COMPANY, was the original Beneficiary, under that certain Deed of Trust dated 12/16/99, and recorded on December 17, 1999, as File # 199912170051 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CTX MORTGAGE COMPANY 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 LAND TITLE CO., A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Daniel W. Howard, as Trustee under said Deed of Trust, and As substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skagit, and is described as follows: Property Address: 427 SPRING LANE, SEDRO WOOLEY, WA 98284

CTX MORTGAGE COMPANY

Date: Dember 7, Down

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

S. A. Wileman, Vice President

01030486 CTX MM

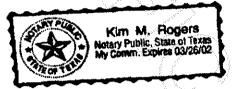
.01030460. CIX MHV

245901190 CHEC/REL/CHE State of Texas County of Dallas

On 11/30/01 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CTX MORTGAGE COMPANY, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first

above written.



Notary Public, Kim M. Rogers My Commission Expires: 03/26/2002

State of Oregon County of Multnomah

On <u>December 07, 2001</u>, before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for LAND TITLE CO., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Notary Public, Jeremy Markiewicz

My Commission Expires: August 2, 2005

OFFICIAL SEAL
JEREMY MARKIEWICZ
NOTARY PUBLIC-OREGON
COMMISSION NO. 348456
OMMISSION EXPIRES AUG 2, 2005

200112240181 Skagit County Auditor

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