Return Address:

Alliance Title
Attn: Trustee Department-42781
2183 Sutter Street
San Francisco, CA 94115



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): 0023610785

Original Beneficiary: MANN FINANCIAL INC DBA SKAGIT VALLEY MORTGAGE

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

Original Trustee: ISLAND TITLE COMPANY

Grantee (Current Trustee): FIRST AMERICAN TITLE INSURANCE COMPANY Deed of Trust recorded: 6-30-2000, File No. 200006300088, Volume N/A, Page N/A

State of Washington County of SKAGIT Loan No. 0023610785 Feed: 0201227C.TXT

WHEREAS, DAVID W COPE, ANGELA M COPE was the original trustor, and ISLAND TITLE COMPANY, was the original Trustee, and MANN FINANCIAL INC DBA SKAGIT VALLEY MORTGAGE was the original beneficiary under that certain deed of trust, together with any modificiations thereto (the "Deed of Trust"), dated as of 06-26-2000, recorded 6-30-2000, under Auditor's/Recorder's File No. 200006300088 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.

15, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



GERALDINE	SIMPSON

MICHELLE R. FORD

VICE PRESIDENT

SHEILA WHIPP

Mitness

JENNIFER . . SUBLESKI

ASSISTANT SECRETARY

STATE OF MARYLAND

COUNTY OF FREDERICK

day of January

2002

, personally appeared before me

MICHELLE R. FORD

On the 15th

and JENNIFER J. SUBLESKI

, who and

duly sworn did say that they are the VICE PRESIDENT 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 corporation

executed the same.

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

JANE EYLER

COMMISSION EXPIRES: November

1, 2005

RWA3

LOAN: 000023610785 MIN: 1000266

Skagit County Auditor

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