



200203040121
Skagit County Auditor

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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, TERRY L. BARE AND KARLA R. BARE HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP, was the original Trustor, FIRST AMERICAN TITLE, A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 1/26/00, and recorded on January 31, 2000, as File # 200001310124 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CENTEX HOME EQUITY CORPORATION 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 FIRST AMERICAN TITLE, 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: 410 S 27TH ST, MT VERNON, WA 98274

CENTEX HOME EQUITY CORPORATION

Date: January 28, 2002

[Signature]

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

[Signature]

S. A. Wileman, Vice President

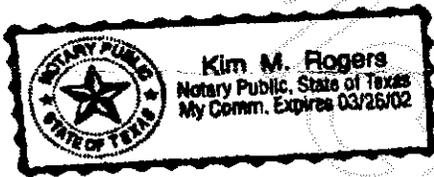


01041117 CTX MM

State of Texas
County of Dallas

On 1/15/02 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CENTEX HOME EQUITY CORPORATION, (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.

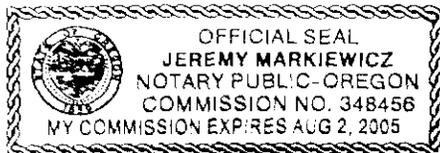


Kim M. Rogers
Notary Public, Kim M. Rogers
My Commission Expires: 03/26/2002

State of Oregon
County of Multnomah

On January 28, 2002 before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for FIRST AMERICAN TITLE, (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.



Jeremy Markiewicz
Notary Public, Jeremy Markiewicz
My Commission Expires: August 2, 2005

01041117

WA Skagit



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Skagit County Auditor