

4/1/2002 Page 1 of 2 9:09AM

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, WALDEMAR LEWANDOWSKI, HUSBAND AND WIFE, ALICJA LEWANDOWSKI, was the original Trustor, LAND TITLE COMPANY OF SKAGIT COUNTY, A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 9/11/01, and recorded on September 28, 2001, as File # 200109280178 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 LAND TITLE COMPANY OF SKAGIT COUNTY, 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: 73 HOH PLACE, LACONNOR, WA 98257

CENTEX HOME EQUITY CORPORATION

Date: MOVIM 19, 2002

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

S. A. Wileman, Vice President

01052708 KEY MM

240206561 CHEC/REL/CHE State of Texas County of Tarrant

On 3/11/02 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.



Notary Public, Sharon C. Killough My Commission Expires: 07/20/2002

State of Oregon County of Multnomah

On March 14, 7067, before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for LAND TITLE COMPANY OF SKAGIT COUNTY, (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

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4/1/2002 Page 2 of

9:09AM