



200206170062
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, MARLENE A. LOUNSBERRY AND ELDEN L. LOUNSBERRY WIFE AND HUSBAND, was the original Trustor, FIRST AMERICAN TITLE CO., A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 4/11/00, and recorded on April 17, 2000, as File # 200004170012 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 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: 1013 SOUTH 12TH STREET, MT VERNON, WA 98274

CENTEX HOME EQUITY CORPORATION

Date:

June 3, 2002

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

S. A. Wileman, Vice President



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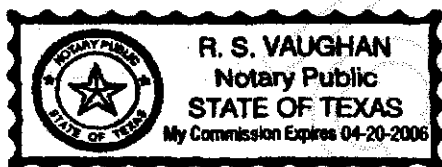
WA Skagit

240203880
CHEC/REL/CHE

State of Texas
County of Tarrant

On 5/31/02 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.

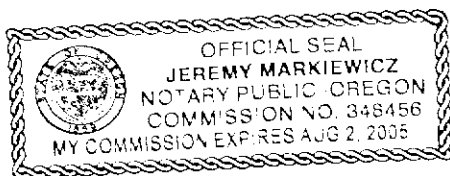


R. S. Vaughan
Notary Public, R. S. Vaughan
My Commission Expires: 04/20/2006

State of Oregon
County of Multnomah

On June 03, 2002, before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for FIRST AMERICAN 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.



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



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WA Skagit

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