

Return Address:

Alliance Title
Attn: Trustee Department-42858
2183 Sutter Street
San Francisco, CA 94115



200207120069

Skagit County Auditor

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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): 0023351992
Original Beneficiary: ELOAN INC
Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
Original Trustee: FIRST AMERICAN TITLE
Grantee (Current Trustee): **FIRST AMERICAN TITLE INSURANCE COMPANY**
Deed of Trust recorded: 1-14-2000, File No. 200001140018, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0023351992
Feed: 0206147C.TXT

WHEREAS, MICHAEL KENT, ERIKA ARNDT was the original trustor, and FIRST AMERICAN TITLE, was the original Trustee, and ELOAN INC was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 01-10-2000, recorded 1-14-2000, under Auditor's/Recorder's File No. 200001140018 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.

Dated June 11, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



J Sh
JANE SHONS
Witness

By: Michelle R Ford
MICHELLE R. FORD
VICE PRESIDENT

[Signature]
GERALDINE SIMPSON
Witness

[Signature]
MENDY A. VAN LEEUMEN
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK) ss

On the 11th day of June, 2002, personally appeared before me MICHELLE R. FORD and MENDY A. VAN LEEUMEN, who duly sworn did say that they are the VICE PRESIDENT and 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 and MENDY A. VAN LEEUMEN do duly acknowledge to me that said corporation executed the same.

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

Sharon K Bennett
SHARON K. BENNETT, NOTARY PUBLIC
COMMISSION EXPIRES: February 7, 2004
Sharon K. Bennett
NOTARY PUBLIC
Washington County, Maryland
My Commission Expires 2/7/04

RMA3
LOAN:000023351992 MIN:1000144 0000432288 3 MERS PHONE: 1-888-679-6377



200207120069
Skagit County Auditor