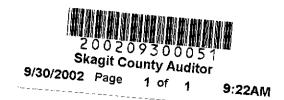
Return to: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203



Loan#: 1994305072 SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, JOEL M KOSTER AND CINDY L KOSTER

was the original Trustor, LAND TITLE

was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

was the original Beneficiary under that certain Deed of Trust dated 04/30/01 in SKAGIT County,

Washington, under Doc No. 200105040091 or Book

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING, a Washington State corp., as Trustee under said Deed of Trust.

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Dated: 09/11/02

CHASE MORTGAGE COMPANY

Angela Martinez Vice President

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Angela Martinez with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Vice President of CHASE MORTGAGE COMPANY

the within bargainor, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such

Vice President

WITNESS my hand and official seal at office in said county

this 11th day of September, 2002

Jim Beasley Notary/Public/Commission expires 02/26/2003 JIM BEASLEY
COMM. # 1209431
DE NOTARY FUBLIC-CALIFORNIA D
LOS ANGELES COUNTY
COMM. EXP. FEB. 26, 2003

WHEREAS, JOEL M KOSTER AND CINDY L KOSTER

was the original Trustor, LAND TITLE

was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

was the original Beneficiary under that certain Deed of Trust dated 04/30/01 in SKAGIT County,

Washington, under Doc No:200105040091 or Book

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NATIONWIDE TITLE CLEARING, as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 09/11/02

NATIONWIDE TITLE CLEARING

, Jorge Tucux, Vice President

COMM. # 1209431 NOTARY PUBLIC-CALIFORNIA

STATE OF CALFORNIA

COUNTY OF LOS ANGELES

On 09/11/02 before me, THE UNDERSIGNED, Notary Public, personally appeared Jorge Tucux, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same. WITNESS MY hand and official seal.

Jim Beasley

Notary Public