



200210070059

Skagit County Auditor

10/7/2002 Page 1 of 2 9:16AM

RETURN TO:

S. A. Wileman

Orion Financial Group, Inc.

2860 Exchange Blvd. # 100

Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, VICTOR BENSON AND LINDA BENSON, AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP, was the original Trustor, MERIDIAN ESCROW, INC., A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 6/26/2000, and recorded on June 30, 2000, as File # 200006300026 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 MERIDIAN ESCROW, INC., 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: 19357 KANAKO LANE, MT. VERNON, WA 98274

CENTEX HOME EQUITY CORPORATION

Date: September 23, 2002

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

M. E. Wileman, Vice President



BENSON CTX MM *02017037*

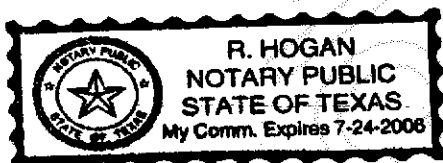
WA Skagit

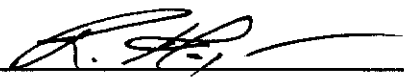
240204106
CHEC/GP2/CTX

State of Texas
County of Tarrant

On 9/21/2002 before me, a Notary Public, in and for said county and state, personally appeared M. E. 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.

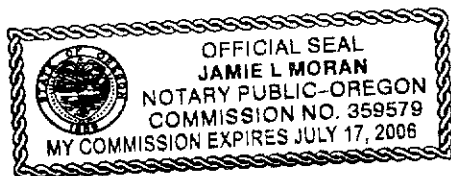


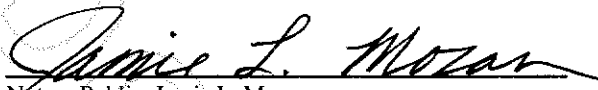

Notary Public, R. Hogan
My Commission Expires: 07/24/2006

State of Oregon
County of Multnomah

On September 23, 2002 before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for MERIDIAN ESCROW, INC., (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, Jamie L. Moran
My Commission Expires: July 17, 2006

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WA Skagit



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10/7/2002 Page 2 of 2 9:16AM