



200211040090

Skagit County Auditor

11/4/2002 Page 1 of 2 10:08AM

RETURN TO:

S. A. Wileman

Orion Financial Group, Inc.

2860 Exchange Blvd. # 100

Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TIMOTHY CHARLES STARKOVICH AND TARA STARKOVICH, HUSBAND AND WIFE AS JOINT TENANTS, was the original Trustor, FIRST AMERICAN, A Corporation, was the original Trustee, and CENTEX HOME EQUITY COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 4/9/2002, and recorded on April 15, 2002, as File # 200204150193 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CENTEX HOME EQUITY COMPANY, LLC 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, 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: 1207 30TH STREET, ANACORTES, WA 98221

CENTEX HOME EQUITY COMPANY, LLC

Date: October 18, 2002

Substitute Trustee, Daniel W. Howard WSB# 30438

By:

M. E. Wileman, Vice President



STARKOVICH CTX MM *02019347*

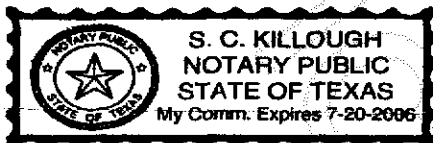
WA Skagit

240208339
CHEC/GP2/CTX

State of Texas
County of Tarrant

On 10/15/2002 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, for CENTEX HOME EQUITY COMPANY, LLC, (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.

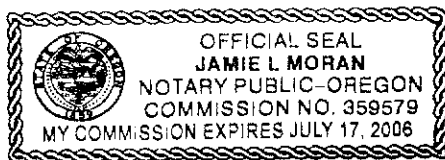


S. C. Killough
Notary Public, S. C. Killough
My Commission Expires: 07/20/2006

State of Oregon
County of Multnomah

On October 18, 2002, before me, a Notary Public, in and for said county and state, personally appeared Daniel W. Howard, Substitute Trustee for FIRST AMERICAN, (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.



Jamie L. Moran
Notary Public, Jamie L. Moran
My Commission Expires: July 17, 2006



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11/4/2002 Page 2 of 2 10:08AM

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