

Return Address:

Alliance Title
Attn: Trustee Department-42964
2183 Sutter Street
San Francisco, CA 94115



200211210157
Skagit County Auditor
11/21/2002 Page 1 of 2 1:11PM

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): 0025071051

Original Beneficiary: DIRECT LOANS ONLINE INC DBA DIRECT LOANS ONLINE

Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustee: ISALND TITLE COMPANY

Grantee (Current Trustee): **FIRST AMERICAN TITLE INSURANCE COMPANY**

Deed of Trust recorded: 12-4-2001, File No. 200112040117, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0025071051
Feed: 0211117C.TXT

WHEREAS, FLOYD B WOODCOCK, MARY M WOODCOCK was the original trustor, and ISALND TITLE COMPANY, was the original Trustee, and DIRECT LOANS ONLINE INC DBA DIRECT LOANS ONLINE was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 11-28-2001, recorded 12-4-2001, under Auditor's/Recorder's File No. 200112040117 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 November 7, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



JANE SHOMS
Witness

By: 
KENNETH A. KLIMA, JR.
VICE PRESIDENT

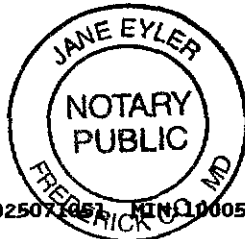

GERALDINE SIMPSON
Witness

JENNIFER J. SUBLESKI
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK) ss

On the 7th day of November, 2002, personally appeared before me
KENNETH A. KLIMA, JR. and JENNIFER J. SUBLESKI, 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 KENNETH A. KLIMA, JR. and
JENNIFER J. SUBLESKI do duly acknowledge to me that said corporation
executed the same.

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




JANE EYLER, NOTARY PUBLIC
COMMISSION EXPIRES: November 1, 2005

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