WHEN RECORDED MAIL TO: James C Rowley

11/22/2002 Page

1 10:44AM

1950 E Blaine Seattle, WA 98112

State of Washington County of Skagit

Loan Number: 2007001189 MAS!

MERS MIN Number 100047200001981678

Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc., as the owner and holder of the Notes secured be Deed of Trust dated, 09/12/2000, made by James C Rowley, Trustor(s) to Island Title Company, as Trustee and Homestreet Bank as Beneficiary, which Deed of Trust was recorded 09/26/2000, as Document No. 200009260104 in the office of the County Auditor of Skagit, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 11/01/2002

Mortgage Electronic Registration Systems, Inc.

PRLAP, Inc., trustee

Vice President

Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 11/01/2002 before me, the undersigned, personally appeared Ann Wohlabaugh, Vice President and Michele Holtz, Assistant Vice President, 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/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Jerry Kumiega

Bank of America Mortgage

G4318 Miller Rd

Flint, MI 48507

Donna Haentges

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 17, 2005

