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9:16AM

RECORDATION REQUESTED BY AND WHEN RECORDED, RETURN TO: THE LEADER MORTGAGE COMPANY ATTN: MORTGAGE RELEASE DEPARTMENT 1015 EUCLID AVENUE CLEVELAND, OHIO 44115-1574

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Shane J. Abrahamson, a single person was the original Grantor(s), First American Title Company was the original Trustee, and Wells Fargo Home Mortgage, Inc. was the original Beneficiary under that certain Deed of Trust, recorded on September 5, 2001 in

Instrument #200109050061

of the Official Records in the Office of the Recorder of Skagit County, Washington, AND

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of and instead of First American Title Company.

NOW, THEREFORE, the undersigned hereby substitutes WASHINGTON STATE HOUSING FINANCE COMMISSION as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by him thereunder.

Lot 16 & 17, Block 113, Amended Plat of Burlington Parcel #4076-113-017-00003

WASHINGTON STATE HOUSING FINANCE COMMISSION

COMMISSION/AUTHORIZATION

sepinine Cuglewski, Assistant Secretary

STATE OF OHIO

COUNTY OF CUYAHOGA

On this 21st day of February in the year 2003, before me, a Notary Public, in and for said County and State, personally appeared Josephine Cuglewski, personally known to me to be the person who executed the within instrument as the Assistant Secretary of the corporation that executed the within instrument and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors.

WITNESS my hand and official seal.

Notary's Signature: Susan A. Cary

Notary Public, State of Ohio

My Commission Expires 07-29-04