

Return Address:

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



200305020143

Skagit County Auditor

5/2/2003 Page 1 of 2 11:41AM

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): 0024942948

Original Beneficiary: FIRSTAR BANK

Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustee: BRIAN LYNCH

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

Deed of Trust recorded: 12-12-2001, File No. 200112120103, Volume N/A, Page N/A

State of Washington
County of SKAGIT
Loan No. 0024942948
Feed: 0304227C.TXT

WHEREAS, MICHAEL A MCDERMOTT was the original trustor, and BRIAN LYNCH, was the original Trustee, and FIRSTAR BANK was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 12-06-2001, recorded 12-12-2001, under Auditor's/Recorder's File No. 200112120103 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.

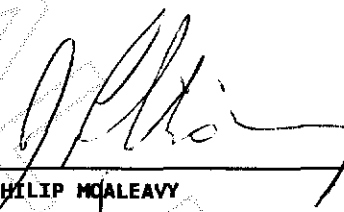
Dated April 18, 2003

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.





RANDY LANGDON
Witness

By: 

J. PHILIP MCALEAVY
VICE PRESIDENT



RHONDA ELICK
Witness

JENNIFER J. SUBLESKI
ASSISTANT SECRETARY

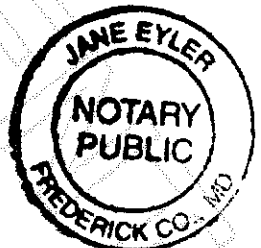
STATE OF MARYLAND)
COUNTY OF FREDERICK) ss

On the 18th day of April, 2003, personally appeared before me
J. PHILIP MCALEAVY 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 J. PHILIP MCALEAVY 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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LOAN:000024942948 MIN:1000101 0000238141 0 MERS PHONE: 1-888-679-6377



200305020143
Skagit County Auditor