



200308180107

Skagit County Auditor

8/18/2003 Page 1 of 2 9:58AM

RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CLIFFORD M. OLSON AND FRANCES OLSON, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, was the original Trustor, FIRST AMERICAN TITLE COMPANY OF SKAGIT, A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 8/30/2001, and recorded on August 31, 2001, as File # 200108310023 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CENTEX HOME EQUITY CORPORATION 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 TITLE COMPANY OF SKAGIT, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Mark Manulik, 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: 5235 AREIE LANE, SEDRO WOOLEY, WA 98284

CENTEX HOME EQUITY CORPORATION

Date: 8.5.03

M Manulik, Subst Tr

Substitute Trustee, Mark Manulik WSB# 18286

By:

S. A. Wileman

S. A. Wileman, Vice President



OLSON CTX JLR *02048343*

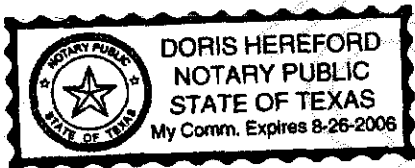
WA Skagit

240206521
CHEC/GP2/CTX

State of Texas
County of Tarrant

On 7/28/2003 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CENTEX HOME EQUITY CORPORATION, (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.

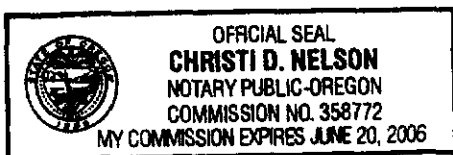


Doris Hereford
Notary Public, Doris Hereford
My Commission Expires: 08/26/2006

State of Oregon
County of Multnomah

On August 5, 2003 before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for FIRST AMERICAN TITLE COMPANY OF SKAGIT, (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.



Christi D. Nelson
Notary Public, Christi D. Nelson
My Commission Expires: June 20, 2006



200308180107
Skagit County Auditor
8/18/2003 Page 2 of 2 9:58AM

02048343

WA Skagit

240206521
CHEC/GP2/CTX