When Recorded mail to: FLCYD B. WOODCOCK 2306 35TH CRT ANACORTES. WA 98221



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SUBSTITUTION OF TRUSTEE

WHEREAS, FLOYD B. WOODCOCK AND MARY M. WOODCOCK, HUSBAND AND WIFE was/were the original Trustor(s), FIRST AMERICAN TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR FINANCIAL ADVANTAGE CORP. was the original Beneficiary under that certain Deed of Trust dated September 26, 2002 and recorded on October 3, 2002, as Instrument Number 200210030138, of Official Records of SKAGIT County, Washington, and covering the following described property:

As stated in Original Deed of Trust

the undersigned Beneficiary, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR FINANCIAL ADVANTAGE CORP., is the present Beneficiary under said Deed of Trust, and said Beneficiary desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes RAINIER TRUSTEE SERVICE CO., whose home office address is 5440 SW WESTGATE DRIVE, SUITE 250, PORTLAND, OR 97221-2451, 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.

EXECUTED this date January 7, 2004.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR FINANCIAL ADVANTAGE CORP.

ATTEST:

GLORIA JOHNSON

Assistant Secretary

CHRIS WHITE ASSISTANT SECRETARY

STATE OF TEXAS COUNTY OF HARRIS

On January 7, 2004, before me, the undersigned, personally appeared CHRIS WHITE and GLORIA JOHNSON, known to me to be the ASSISTANT SECRETARY and Assistant Secretary, respectively, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, AS NOMINEE FOR FINANCIAL ADVANTAGE CORP., the corporation that executed and whose name is subscribed to the within instrument and that said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS AS NOMINEE FOR FINANCIAL ADVANTAGE CORP., executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

SUSIE HATCH MY COMMISSION EXPIRES June 4, 2005

d Official Seal WITNESS I

and for the State of TEXAS Notary

This document was prepared by: ACCUTRAN SERVICES, INC. 2727 SPRING CREEK DR. SPRING, TEXAS 77373 PHIL MALONE