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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ALFONSO C. CISNEROS AND MYRNA S. CISNEROS, HUSBAND AND WIFE, was the original Trustor, FIDELITY, A Corporation, was the original Trustee, and CENTEX HOME EQUITY COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 3/25/2004, and recorded on March 30, 2004, as File # 200403300145 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CENTEX HOME EQUITY COMPANY, LLC 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 FIDELITY, 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: 928 SOUTH 27TH STREET, MOUNT VERNON, WA 98274

CENTEX HOME EQUITY COMPANY, LLC

Date: 6.21.04

Substitute Trustee, Mark Manulik WSB# 18286

By:

S. A. Wileman, Vice President

CISNEROS CTX MAA *02076121

240212264 CHEC/GP2/CTX

WA Skagit

State of Texas County of Tarrant

On 6/15/2004 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CENTEX HOME EQUITY COMPANY, LLC, (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.



Notary Public, Tawnee Hamic My Commission Expires: 03/09/2005

State of Oregon County of Multnomah

before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for FIDELITY, (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.

Notary Public, Christi

My Commission Expirés: June 20

BETH GIBNEY NOTARY PUBLIC-OREGON COMMISSION NO. 358347 MY COMMISSION EXPIRES JUNE 3, 2006

OFFICIAL SEAL

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