



200408090125
Skagit County Auditor

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RETURN TO:
CENTRAL MORTGAGE COMPANY
P.O. Box 1583
LITTLE ROCK, AR 72203
Loan No: 9607360633
Min No: 100013700073606335
Mers Phone: 1-888-679-6377

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Edward B. Kefgen and Lynnette C. Kefgen was the original Trustors, and First American was the original Trustee, and Mortgage Electronic Registration Systems, Inc. "MERS" as nominee for Lender Wachovia Mortgage Corporation the original Beneficiary, under that certain Deed of Trust dated April 15, 2002 recorded April 24, 2002 as Instrument No. 200204240094 Official Records of Skagit County, State of Washington and affecting that property more particularly described as indicated in the Deed of Trust.

WHEREAS, the undersigned Mortgage Electronic Registration Systems, Inc., as nominee for the beneficial owner, under said Deed of Trust; and desires to substitute a new Trustee under the Deed of Trust in the place and instead of the said original Trustee thereunder, in the manner provided for in the Deed of Trust.

NOW, THEREFORE, the undersigned hereby substitute Arvest Bank, whose address is 1501 S. Main, Little Rock, AR 72202, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled hereto, the estate now held thereunder.
DATED July 27, 2004

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026, Flint, MI 48501-2026

BY: *Dorcas Tiller*
Dorcas Tiller, Assistant Secretary

IN WITNESS WHEREOF, SUCCESSOR TRUSTEE, THE UNDERSIGNED has caused his presence to be executed this 27th day of July 2004.

ARVEST BANK
BY: *Rick Comer*
Rick Comer, Vice President

ACKNOWLEDGEMENT

State of Arkansas
County of Pulaski

On July 27, 2004 before me, the undersigned, a notary public in and for said State, personally appeared Dorcas Tiller, personally known to me to be an officer of Mortgage Electronic Registration Systems, Inc. and Rick Comer, Vice President of Arvest Bank duly authorized to execute the foregoing instrument for and in the name of said association, and further stated and acknowledged themselves so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

WITNESS MY HAND AND OFFICIAL SEAL

BY: *Nina Sue Pritchett*
Nina Sue Pritchett, Notary Public

My Commission Expires:
August 26, 2004

