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Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683

200409070074
Skagit County Auditor

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Loan#: 1693659733

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, DOUGLAS STANLEY RAMEY AND JOYCE MARIE RAMEY was the original Trustor, FIRST AMERICAN TITLE CO was the original Trustee, and AMERICAN HOME LENDING CORP was the original Beneficiary under that certain Deed of Trust dated 10/23/2001 in Skagit County, Washington, under Doc No: 200110300055 or Book page .

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING, a Washington State corp., as Trustee under said Deed of Trust.

Dated: 08/26/2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY:

ELSA MCKINNON
VICE PRESIDENT

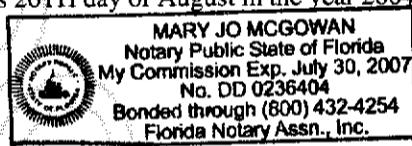
STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared ELSA MCKINNON with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the within bargainer, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such VICE PRESIDENT

WITNESS my hand and official seal at office in said county this 26TH day of August in the year 2004

MARY JO MCGOWAN

Notary Public/Commission expires 07/30/2007



WHEREAS, DOUGLAS STANLEY RAMEY AND JOYCE MARIE RAMEY

was the original Trustor, FIRST AMERICAN TITLE CO

was the original Trustee, and AMERICAN HOME LENDING CORP

was the original Beneficiary under that certain Deed of Trust dated 10/23/2001 in Skagit County, Washington, under Doc No: 200110300055 or Book page .

NATIONWIDE TITLE CLEARING, as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 08/26/2004

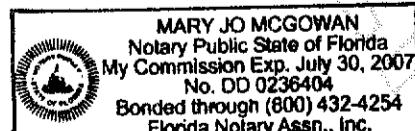
NATIONWIDE TITLE CLEARING BY: _____, Steve Rogers, Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 08/26/2004 before me, THE UNDERSIGNED, Notary Public, personally appeared Steve Rogers, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same.

WITNESS MY hand and official seal

Notary Public



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