

3/1/2005 Page

1 of

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RETURN TO: Central Mortgage Company P.O. Box 1583 Little Rock, AR 72203 801 John Barrow Road, Suite 1 Little Rock, AR 72205

Loan No: 4220204144 Min No: 100015902202041446 Mers Phone: 1-888-679-6377

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Babette C Fulgham A Single Woman As Her Sole and Separate Property was the original Trustors, and First American Title CO of Skagit County was the original Trustee, and Mortgage Electronic Registration Systems, Inc. "MERS" as nominee for Lender CTX Mortgage Company, LLC the original Beneficiary, under that certain Deed of Trust dated August 5, 2003 recorded August 11, 2003 as Instrument No. 200308110174 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 February 3, 2005.

Mortgage Electronic Registration Systems, Inc.

P.O. Box 2026, Flint, MA 48501-2026

BY:

Lou Ann Howard, Assistant Secretary

IN WITNESS WHEREOF, SUCESSOR TRUSTEE, THE UNDERSIGNED has caused his presence to be executed this 3rd day of February 2005.

ARVEST BANK

BY:

Rick Comer, Vice President

ACKNOWLEDGEMENT

State of Arkansas County of Pulaski

On February 3, 2005 before me, the undersigned, a notary public in and for said State, personally appeared Lou Ann Howard, 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: \(\sum_\) \(

My Commission Expires: 08/07/2014

