



200503140085

Skagit County Auditor

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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, CLIFFORD M. OLSON AND FRANCES OLSON, HUSBAND AND WIFE, was the original Trustor, FIRST AMERICAN, A Corporation, was the original Trustee, and CENTEX HOME EQUITY COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 6/25/2003, and recorded on June 30, 2003, as File # 200306300299 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 FIRST AMERICAN, 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.

CENTEX HOME EQUITY COMPANY, LLC

Date: 3.4.05

M. Manulik, Sub-Tr

Substitute Trustee, Mark Manulik WSB# 18286

By:

E. Larrea, Vice President

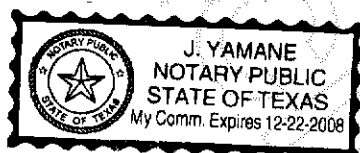


OLSON CTX JRF *02098580*

State of Texas
County of Tarrant

On 3/5/2005 before me, a Notary Public, in and for said county and state, personally appeared E. Larrea, 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.

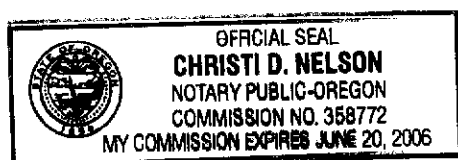


J. Yamane
Notary Public, J. Yamane
My Commission Expires: 12/22/2008

State of Oregon
County of Multnomah

On March 4, 2005 before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for FIRST AMERICAN, (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.



Christi D. Nelson
Notary Public, Christi D. Nelson
My Commission Expires: June 20, 2006



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WA Skagit

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