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Loan#: 1964028643

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, ERNEST A. ARMSTRONG AND ELIZABETH ARMSTRONG was the original Trustor, LAND TITLE COMPANY was the original Trustee, and WHIDBEY ISLAND BANK was the original Beneficiary under that certain Deed of Trust dated 04/20/2001 in SKAGIT County, Washington, under Doc No: 200104270109 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, INC., a Washington State corp., as Trustee under said Deed of Trust.

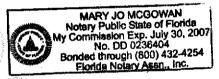
Dated: 07/07/2005 FLAGSTAR BANK, FSB

SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared SUSAN STRAATMANN with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of FLAGSTAR BANK, FSB the within bargainor, 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 07TH DAY OF JULY IN THE YEAR 2005

MARY JO MCGOWAN (#DD0236404)
Notary Public/Comprission expires 07/30/2007



WHEREAS, ERNEST A. ARMSTRONG AND ELIZABETH ARMSTRONG was the original Trustor, LAND TITLE COMPANY was the original Trustee, and WHIDBEY ISLAND BANK was the original Beneficiary under that certain Deed of Trust dated 04/20/2001 in SKAGIT County, Washington, under Doc No: 200104270109 or Book page.

NATIONWIDE TITLE CLEARING. INC., 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: 07/07/2005

NATIONWIDE TITLE CLEARING, INC. BY:\_ STATE OF FLORIDA COUNTY OF PINELLAS , BRYAN BLY, Vice President

On 07/07/2005 before me, THE UNDERSIGNED, Notary Public, personally appeared BRYAN BLY 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

CHAS6 4016013 CJ482711 RCNWA1

MARY JO MCGOWAN
Notary Public State of Florida
My Commission Exp. July 30, 2007
No. DD 0236404
Bonded through (800) 432-4254
Florida Notary Assn., Inc.