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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, GEORGE H. KISSAS AND ANGELIQUE ERNSTROM KISSAS, HUSBAND AND WIFE AS JOINT TENANTS, was the original Trustor, FIRST AMERICAN TITLE OF SKAGIT COUNTY, A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 8/23/2001, and recorded on August 28, 2001, as File # 200108280083 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CENTEX HOME EQUITY CORPORATION 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 TITLE OF SKAGIT COUNTY, 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 CORPORATION

By:

Substitute Trustee, Mark Manulik WSB# 18286

A. Tucker, Vice President

KISSAS CTX TMPCAF *05064527

240206386 CHEC/JOHNNIE GRP 2

WA Skagit

State of Texas County of Tarrant

On 6/23/2005 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Vice President, for CENTEX HOME EQUITY CORPORATION, (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.



Notary Public, J. P. Tally

My Commission Expires: 06/30/2008

State of Oregon County of Multnomah

On June 24, 2005, before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for FIRST AMERICAN TITLE OF SKAGIT COUNTY, (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.

OFRCIAL SEAL
CHRISTI D. NELSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 358772
MY COMMISSION EXPIRES JUNE 20, 2006

Notary Public, Christi D. Nelson

My Commission Expires: June 20, 2006

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