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

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Skagit County Auditor

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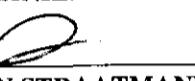
Loan#: 9894804039

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, JERRY E GARDNER AND MEGAN E GARDNER was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and CHASE MANHATTAN BANK USA, N.A. was the original Beneficiary under that certain Deed of Trust dated 11/10/2003 in SKAGIT County, Washington, under Doc No: 200312040079 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: 07/20/2005

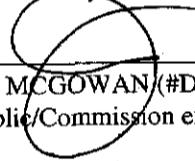
CHASE MANHATTAN BANK USA, N.A.

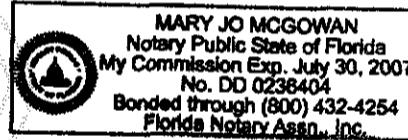
BY: 

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 CHASE MANHATTAN BANK USA, N.A. 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 20TH DAY OF JULY IN THE YEAR 2005


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



WHEREAS, JERRY E GARDNER AND MEGAN E GARDNER was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and CHASE MANHATTAN BANK USA, N.A. was the original Beneficiary under that certain Deed of Trust dated 11/10/2003 in SKAGIT County, Washington, under Doc No: 200312040079 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.

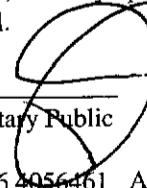
Dated: 07/20/2005

NATIONWIDE TITLE CLEARING, INC. BY: , BRYAN BLY, Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 07/20/2005 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



CHAS64056461 AZE499637 RCNWAI

