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1 10:54AM

Loan#: 0133966135

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, JAMES A RICCARDI AND JULIE M RICCARDI was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and PEOPLES BANK was the original Beneficiary under that certain Deed of Trust dated 02/19/2004 in SKAGIT County, Washington, under Doc No. 200402250103 or Book

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: 08/16/2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

CHRIS JONES VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared CHRIS JONES with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 16TH DAY OF AUGUST IN THE YEAR 2005 MARY JO MCGOWAN
Notary Public State of Florida
My Commission Exp. July 30, 2007
No. DD 0238404
Bonded through (800) 432-4254
Florida Nation Asso. Inc.

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

WHEREAS JAMES A RICCARDI AND JULIE M RICCARDI was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and PEOPLES BANK was the original Beneficiary under that certain Deed of Trust dated 02/19/2004 in SKAGIT County, Washington, under Doc No: 200402250103 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: 08/16/2005

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

Bonded through (800) 432-4254 Florida Notary Assn., Inc

On 08/16/2005 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 MARY JO MCGOWAN Notery Public State of Florids y Commission Exp. July 30, 2007 No. DD 0236404

WITNESS MY hand and official seal.

Notary Public

SMRCN 4306983 TFU545606 1001359-0000005367-5 MERS PHONE

1-888-679-MERS RCNWA1