

9/6/2005 Page

1 of

2 8:55AM

RETURN TO: S. A. Wileman Orion Financial Group, Inc. 2860 Exchange Blvd. # 100 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GWEN A. BLACK AND DIETRICH E. BLACK, WIFE AND HUSBAND, was the original Trustor, FIRST AMERICAN TITLE, A Corporation, was the original Trustee, and DECISION ONE MORTGAGE COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 12/12/2001, and recorded on December 17, 2001, as File # 200112170189 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CITIFINANCIAL MORTGAGE COMPANY, INC. 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, 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.

CITIFINANCIAL MORTGAGE COMPANY, INC.

Date: 8,29.05

Substitute Trustee, Mark Manulik WSB# 18286

S. A. Wileman, Vice President

BLACK CITI SDF *05089989*

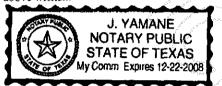
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WA Skagit

State of Texas County of Tarrant

On 8/24/2005 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CITHTINANCIAL MORTGAGE COMPANY, INC., (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. Yamane My Coramission Expires: \(\frac{1}{2}\)/22/2008

State of Oregon County of Multnomah

On Aug 29, 2005, before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for FIRST AMERICAN TITLE, (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, Christi D. Nelson My Commission Expires: June 20, 2006

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

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WA Skagit



9/6/2005 Page

2 of

2 8:55AM