



200510110108

Skagit County Auditor

10/11/2005 Page

1 of

2 1:50PM

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, VIVIAN B. BAYS AND JOHN M. BAYS, HUSBAND AND WIFE, was the original Trustor, PACIFIC NORTHWEST TITLE, A Corporation, was the original Trustee, and DECISION ONE MORTGAGE COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 4/27/2001, and recorded on May 11, 2001, as File # 200105110109 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 PACIFIC NORTHWEST 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:

9.30.05

Substitute Trustee, Mark Manulik WSB# 18286

By:

S. A. Wileman, Vice President



BAYS CITI JLR *05099558*

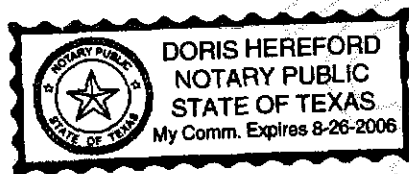
WA Skagit

0002050286
SKY/R & R/AHE

State of Texas
County of Tarrant

On 9/26/2005 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CITIFINANCIAL 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.



Doris Hereford
Notary Public, Doris Hereford
My Commission Expires: 08/26/2006

State of Oregon
County of Multnomah

On Sept 30, 2005, before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for PACIFIC NORTHWEST 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.



Christi D. Nelson
Notary Public, Christi D. Nelson
My Commission Expires: June 20, 2006

05099558

WA Skagit



200510110108
Skagit County Auditor

10/11/2005 Page 2 of 2 1:50PM