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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, PASCUAL CISNEROS AND GREGORIA CISNEROS, HUSBAND AND WIFE, was the original Trustor, LAND TITLE CO, A Corporation, was the original Trustee, and CITIFINANCIAL, INC., was the original Beneficiary, under that certain Deed of Trust dated 10/12/2000, and recorded on October 17, 2000, as File # 200010170128 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CITIFINANCIAL, 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 LAND TITLE CO, 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, INC.

By:

Substitute Trustee, Mark Manulik WSB# 18286

M. E. Wileman, Vice President

CISNEROS CITI MAA \*05125030

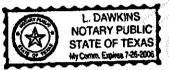
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WA Skagit

State of Texas County of Tarrant

On 12/1/2005 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, for CITIFINANCIAL, 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, L. Dawkins My Commission Expires: 07/26/2006

State of Oregon County of Multnomah

On Dec. 19.2005, before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for LAND TITLE CO, (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

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

\*05125030\*

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200601060006 Skagit County Auditor