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Prepared By and Return To: Jason Newton First Madison Services Inc. 4111 S. Darlington, Suite 300 Tulsa, OK 74135

FHA Case No.: 561-7793999 HI

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Alphonso Jackson, Secretary of Housing and Urban Development, whose address is 451 Seventh Street S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 6/19/2003, recorded 6/27/2003, Document/Instrument No. 200306270039, in the records of SKAGIT County, Washington, between GLENN B. GARBERG and CAROL D. GARBERG. HUSBAND AND WIFE, Trustor(s), whose address is 16590 COUNTRY CLUB DRIVE, BURLINGTON, WA 98233, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 16590 COUNTRY CLUB DRIVE, BURLINGTON, WA 98233, PIN No. N/A, Assessor's Parcel No. N/A.

Legal Description: N/A

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Secretary of Housing and Urban Development, his successors and assigns in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, Alphonso Jackson, the Secretary of Housing and Urban Development, beneficiary, acting by and through First Madison Services Inc., Attorney-in-Fact, hereby substitutes the Secretary of Housing and Urban Development whose address is 451 Seventh Street S.W., Washington, DC 20410, as Trustee under said Deed of Trust.

Date: 23 day of January, 2006

Alphonso Jackson Secretary of Housing and Urban Development

By: First Madison Services Inc. Attorney-in-Fact

Monica Hodges, Asst. Secretary/Legal Director

AND WHEREAS, it is hereby acknowledged that the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Secretary of Housing and Urban Development, Substitute Trustee and Beneficiary, whose address is 451 Seventh Street S.W., Washington, DC 20410, acting by and through First Madison Services Inc., Attorney-in-Fact, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Washington, describing the land therein as more fully described in said Deed of Trust.

IN WITNESS WHEREOF, I, Monica Hodges, Asst. Secretary/Legal Director for First Madison Services Inc., Attorney-in-Fact, have hereunto set my hand and seal on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney, this 23 day of January, 2006.

Alphonso Jackson Secretary of Housing and Urban Development

By: First Madison Services Inc., Attorney-in-Fact

Monica Hodges, Asst. Secretary/Legal Director

STATE OF OKLAHOMA } ss. COUNTY OF TULSA. }

On this 23 day of January, 2006, before me, a notary public of said state, duly commissioned and sworn appeared Monica Hodges, Asst. Secretary/Legal Director for First Madison Services Inc., Attorney-in-Fact on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in her by a limited power of attorney and acknowledged that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

JASON K. NEWYON

(Sa) Notary Public

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Commission # 01001000 Frances 2/01/09

Jason K. Newton Notary Public My Commission Expires: 2/1/09



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