

When Recorded Mail to:  
Wells Fargo Financial Bank  
3201 N. Fourth Ave.  
Sioux Falls, SD 57104



200601270021  
Skagit County Auditor

1/27/2006 Page 1 of 1 9:01AM

# SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

The undersigned Beneficiary, in and under the provisions of that certain Deed of Trust executed by NIKKI D.K. LAU AND JOHN A. LOVRIC, as Borrower, to STEWART TITLE COMPANY, as Trustee for Wells Fargo Financial Bank, f/k/a Dial Bank, Lender, dated February 03, 2003, and recorded on February 06, 2003, in the office of the Recorder of SKAGIT County, State of Washington, as Document No. 200302060097, Book , Page , of Official Records, in accordance with the provisions of said Deed of Trust, hereby gives notice of the Substitution and Appointment of Wells Fargo Financial Washington, Inc., in place and instead of STEWART TITLE COMPANY, the **Trustee above named**, and does 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.

And whereas the indebtedness secured, to be paid by the Deed of Trust above-mentioned has been satisfied.

Now therefore, Wells Fargo Financial Washington, Inc., as substitute trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in SKAGIT County, State of Washington. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Wells Fargo Financial Washington, Inc.

WELLS FARGO FINANCIAL BANK

By

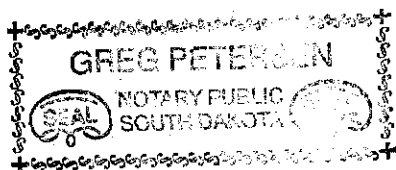
Bruce A. Miller  
BRUCE A. MILLER, Vice President

By

Rita Fuerst  
RITA FUERST, Title Officer

STATE OF SOUTH DAKOTA )  
 ) ss:  
COUNTY OF MINNEHAHA )

On January 10, 2006, before me, the undersigned, a Notary Public, personally appeared RITA FUERST, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same on behalf of Wells Fargo Financial Bank, f/k/a Dial Bank in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



[Signature]  
Notary Public in and for the State of South Dakota

My Commission Expires: October 19, 2011

STATE OF IOWA )  
 ) ss:  
COUNTY OF POLK )

On Jan. 17, 2006, before me, the undersigned, a Notary Public, personally appeared BRUCE A. MILLER, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same on behalf of Wells Fargo Financial Washington, Inc., in his authorized capacity and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



[Signature]  
Notary Public in and for the State of Iowa