



200605080065  
Skagit County Auditor

5/8/2006 Page 1 of 2 9:47AM

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

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, **BONNIE LOU ABERNATHY, AS HER SEPERATE PROPERTY**, 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 8/6/2001, and recorded on August 6, 2001, as File # 200108060137 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 Joshua DeCristo, 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.

Date: 5/1/06

*Joshua DeCristo*

Substitute Trustee, Joshua DeCristo WSB# 33475

By:

*D. M. Wileman*

D. M. Wileman, Vice President

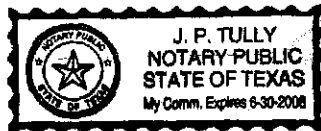


ABERNATHY CITI JLR \*06013278\*

State of Texas  
County of Tarrant

On 4/25/2006 before me, a Notary Public, in and for said county and state, personally appeared D. M. 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.



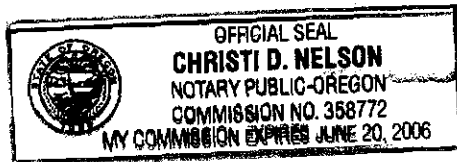
*J. P. Tully*

Notary Public, J. P. Tully  
My Commission Expires: 06/30/2008

State of Oregon  
County of Multnomah

On May 1, 2006, before me, a Notary Public, in and for said county and state, personally appeared Joshua DeCristo, 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.



*Christi D. Nelson*

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

\*06013278\*

WA Skagit

