

6/19/2006 Page

1 of

WFWASTDR-5

9:43AM

10/10/2005

This Instrument prepared by:

RONALD E. MEHARG

Mail after recording to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

770-753-4373

MIN #: 100196210000045937

VRU Tel.#: 888/679-MERS

Above Space for Recorder's Use Only

Project #: 708MERS

Reference #: 708-0147133102

708-0147133102 Secondary Reference #: 20060625 (R045) Property Address: 919 GARFIELD STREET

MOUNT VERNON, WA 98273

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that this holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and,

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., whose address is 2701 WELLS FARGO WAY, MAC X9901-026, MINNEAPOLIS, MN 55467, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint WELLS FARGO FINANCIAL NATIONAL BANK, A National Banking Association, as successor Trustee, and,

WHEREAS, WELLS FARGO FINANCIAL NATIONAL BANK under that certain Deed of Trust Described below, having received from the Beneficiary under said Deed of Trust a request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Original Borrower(s): REBECCA A. OTERO AND JOSE A. OTERO, WIFE AND HUSBAND

Original Trustee: LAND TITLE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$180,300.00

Book: NA

Page: NA

Date of Deed of Trust: 8/30/2005 Instrument Number: 200509070004

Date Recorded: 9/7/2005 Comments: ORIGINAL LENDER: PACIFIC CREST SAVINGS BANK, A WASHINGTON

and recorded in the official records of Skagit County, State of Washington affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/10/2006. MORTGAGE ELECTRONIC REGISTRATION WELLS FARGO FINANCIAL NATIONAL

BANK

SYSTEMS, INC.

JESSIØA LEETE TITLE/OFFICER

State of GA

County of FULTON

LINDA GREEN VICE PRESIDENT

On this date of 06/10/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named LINDA GREEN and JESSICA LEETE, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and TITLE OFFICER of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and WELLS FARGO FINANCIAL NATIONAL BANK respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations or business entities, and that said coporations or business entities executed the same, and further stated and acknowledged that they had so signed

executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth." Witness my hand and official seal on the date hereinabove set forth.

MARY L. KELLY Notary Public - Georgia **Fulton County** My Comm. Expires Oct. 14, 2007