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111:13AM

When recorded mail to:
LSI - North Recording Division
5029 Dudley Blvd
McClellan, CA 95652
(800) 964-3524 268-5500

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Min# 100273900101957503 Loan# 10195750

RECORDING REQUESTED BY: FIDELITY NATIONAL TITLE

WHEREAS: ROXY SELIGMAN AND ROBERT SELIGMAN, HUSBAND AND WIFE, as the original Trustor, Karen L. Gibbon, P.S., the original Trustee, and Mortgage Electronic Registration Systems (MERS) as nominee for People's Choice Home Loan Inc. the Beneficiary, under that certain Deed of Trust dated MAY 2, 2005 and recorded on MAY 9, 2005 as Instrument No. 200505090187, Book --, Page --, Official Records of the County of SKAGIT, State of Washington, and affecting the land described in said Deed of Trust, is PAID AND SATISFIED; AND DOES HEREBY consent that the same may be DISCHARGED OF RECORD.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number, as the case may be.

WHEREAS the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of Karen L. Gibbon, P.S., now therefore, the undersigned hereby substitutes (themselves, himself, herself) as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

Property address: 3719 W 7TH STREET, ANACORTES, WA 98221

DATE: AUGUST 3, 2006

Mortgage Electronic Registration Systems (MERS)as nominee for

People's Shoice Home Loan, Inc. a Wyoming Corp

Benjie Alvidera, Assistant Secretary

STATE of California COUNTY of Orange

On 08/03/2006, before me, TAMARA SULEA, a Notary Public in and for the County of Orange, State of California, personally appeared Benjie Alvidera, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his /her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument

TAMARA SULEA

Notary Expires: 02/12/2009 # 1552192

TAMARA SULEA
Commission # 1552192
Notary Public - California
Orange County
My Comm. Expires Feb 12, 2009

(This area for notarial seal)

Prepared by: RODRIGO QUERIDO, 7515 Irvine Center Drive, Suite 200, Irvine, California 92618