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Document Prepared By:

Ronald E Meharg, 888-362-9638

When Recorded Return To:

DOCX

1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

Property Address:

3518 MARION WAY

ANACORTES, WA 98221

Space Above for Recorder's Use Only

708

0200179794

MIN #: 100024200010848303

MERS Telephone #:

888/679-6377CRef#:11/01/2006-PRef#:R055-P OF Date: 10/02/2006-Print Batch ID: 10527

Recording Requested By:

Wells Fargo Bank, N.A.

WAstdor-eR2.0

09/15/2006

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the 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, 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 whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee, and the Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Frust, to the property described therein.

Original Borrower(s): DENNIS S MCCARTHY AND MAGDALEN A MCCARTHY

Original Trustee: CHICCAGO TITLE

Original Beneficiary: AMERICAN HOME MORTGAGE

Date of Deed of Trust: 12/09/2005

Loan Amount: \$169,538.00

Recording Date: 12/16/2005 Book: N/A Page: N/A Document #: 200512160136 and recorded in the official records of the County of Skagit, 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 10/20/2006.

Mortgage Electronic Registration Systems,

Inc.

Linda Green

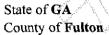
Assistant Secretary

Wells Fargo Financial National Bank, a

National Banking Association

Mary Kelly

Title Offig



On this date of 10/20/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named Mary Kelly and Linda Green, known to me (or identified to me on the basis of satisfactory evidence) that they are the Title Officer and Assistant Secretary of Mortgage Electronic Registration Systems, Inc. and Wells Fargo Financial National Bank, a National Banking Association respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:

ON END OF STREET

PAUL MANN
Notary Public - Georgia
Fulton County
My Comm. Expires May 25, 2010

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