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Document Prepared By:

Michelle Duffee, 888-603-9011

When Recorded Return To:

First American RES

450 E. Boundary St.

Chapin, SC 29036

Property Address:

1013 OPAL LN

BURLINGTON, WA 98233

Space Above for Recorder's Use Only

FFREE!

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4315412

MIN#: 100194450001861435

MERS Telephone #:

888/679-6377CRef#:12/24/2006-PRef#:R079-P OF Date:10/25/2006-Print Batch ID:11539

Recording Requested By:

Freemont Investment and Loan

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. acting solely as nominee for Fremont Investment and Loan, whose address is 3110 E. Guasti Road, Suite 500, Ontario, CA 91761, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, First American Title Insurance Company whose address is 450 E. Boundary St., Attn: Release Dept., Chapin, SC 29036, 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 Trust, to the property described therein.

Original Borrower(s): MARK OLWICK AND TERESA OLWICK, HUSBAND AND WIFE

Original Trustee: METRO ESCROW

Original Beneficiary: FREMONT INVESTMENT & LOAN

Date of Deed of Trust: 11/03/2005

Loan Amount: \$206,100.00

Recording Date: 11/09/2005 Book: N/A Page: N/A Document #: 200511090084 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 11/08/2006.

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC. acting solely as nominee for Fremont Investment

and Loan

First American Title Insurance Company

Michelle Duffee Vice President Ronald E. Roone

Vice President (



On this date of 11/08/2006, 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 Ronald E. Rooney and Michelle Duffee, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. acting solely as nominee for Fremont Investment and Loan and First American Title Insurance Company 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 Perone: Peggy D. Williams

My Commission Expires: 02/17/2015

Peggy D. Williams Notary Public State of South Carolina

> 200611130114 Skagit County Auditor

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