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Skagit County Auditor

11/27/2006 Page

1 of

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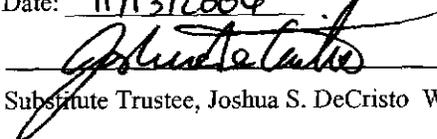
RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **GEOFF NEWMAN, AS HIS SEPARATE ESTATE**, was the original Trustor, **FIRST AMERICAN TITLE**, A Corporation, was the original Trustee, and **ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.**, was the original Beneficiary, under that certain Deed of Trust dated 9/12/1997, and recorded on September 15, 1997, as File # 9709150135 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned **ASSOCIATES FINANCIAL SERVICES OF AMERICA, 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 **FIRST AMERICAN TITLE**, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Joshua S. 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.

ASSOCIATES FINANCIAL SERVICES OF
AMERICA, INC.

Date: 11/13/2006


Substitute Trustee, Joshua S. DeCristo WSB# 33475

By:


S. A. Wileman, Vice President

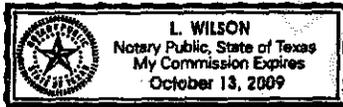


NEWMAN CITI LER *02126171*

State of Texas
County of Tarrant

On 11/3/2006 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for ASSOCIATES FINANCIAL SERVICES OF AMERICA, 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.



L. Wilson

Notary Public, L. Wilson
My Commission Expires: 10/13/2009

State of Oregon
County of Multnomah

On 11-13-06, before me, a Notary Public, in and for said county and state, personally appeared Joshua S. DeCristo, Substitute Trustee for FIRST AMERICAN TITLE, (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.



Angie Delaney

Notary Public, Angie Delaney
My Commission Expires: May 24, 2010



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11/27/2006 Page 2 of 2 9:41AM