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Loan#: 22733828

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, DENNIS W. GAFFNEY AND NERISSA L. GAFFNEY was the original Trustor, PACIFIC NORTHWEST TITLE COMPANY OF WASHINGTON, INC. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 03/25/2006 in SKAGIT County, Washington, under Doc No: 200603300127 or Book page WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING, INC., a Washington State corp., as Trustee under said Deed of Trust.

Dated: 11/16/2006

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FIELDSTONE MORTGAGE COMPANY

MARY JO MCGOWAN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared MARY JO MCGOWAN with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FIELDSTONE MORTGAGE COMPANY the within bargainor, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by

signing the name of the corporation thereto as such VICE PRESIDENT WITNESS my hand and official seal at office in said county THIS 16TH DAY OF NOVEMBER IN THE YEAR 2006

MARIA LEONOR GERHOLDT

Notary Public/Commission expires 05/26/2009

MARIA LEONOR GERHOLDT Notary Public State of Florida My Commission Exp. May 26, 2009 No. DD 0434521 Bonded through (800) 432-4254 Fiodda Molary Assn., Inc.

WHEREAS, DENNIS W. GAFFNEY AND NERISSA L. GAFFNEY was the original Trustor, PACIFIC NORTHWEST TITLE COMPANY OF WASHINGTON, INC. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 03/25/2006 in SKAGIT County, Washington, under Doc No. 200603300127 or Book page.

NATIONWIDE TITLE CLEARING. INC., as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated: 11/16/2006

NATIONWIDE TITLE CLEARING, INC. BY:

_, BRYAN BLY, Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 11/16/2006 before me, THE UNDERSIGNED, Notary Public, personally appeared BRYAN BLY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same.

WITNESS MY hand and official seal.

Notary Public

MARIA LEONOR GERHOLDT Notary Public State of Florida Ay Commission Exp. May 26, 2009 No. DD 0434521 Bonded through (800) 432-4254 Florida Notary Asan., Inc. CHSDR 7339953 PWO1153604 100052644774074264 MERS PHONE

1-888-679-MERS form1/RCNWA1