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RETURN TO: Central Mortgage Company P.O. Box 1583 Little Rock, AR 72203 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Loan No: 5779258636/Stavig

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Charles I. Stavig, As his separate estate was the original Trustors, and Westward Financial Services was the original Trustee, and Horizon Bank the original Beneficiary, under that certain Deed of Trust dated March 16, 2005 recorded March 18, 2005 as Instrument No. 200503180179 Official Records of Skagit County, State of Washington and affecting that property more particularly described as indicated in the Deed of Trust.

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust; and desires to substitute a new Trustee under the Deed of Trust in the place and instead of the said original Trustee thereunder, in the manner provided for in the Deed of Trust.

NOW, THEREFORE, the undersigned hereby substitute Arvest Bank, whose address is 801 John Barrow, Suite 1, Little Rock, AR 72205, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled hereto, the estate now held thereunder. DATED December 5, 2006.

CENTRAL MORTGAGE COMPA

Lou Ann Howard, Vice President

IN WITNESS WHEREOF, SUCESSOR TRUSTEE, THE UNDERSIGNED has caused his presence to be executed this 5th day of December 2006.

Gabe Borkowski, SR. Vice President

ACKNOWLEDGEMENT

State of Arkansas County of Pulaski

On December 5, 2006, before me, the undersigned, a notary public in and for said State, personally appeared Lou Ann Howard, personally known to me to be the Vice President of Central Mortgage Company and Gabe Borkowski, SR. Vice President of Arvest Bank duly authorized to execute the foregoing instrument for and in the name of said association, and further stated and acknowledged themselves so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

WITNESS MY HAND AND OFFICIAL SEAL

Nina Sue Pritchett, Notary Public

My Commission Expires: 08/07/2014