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Skagit County Auditor

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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, JOHN L. SHELLEY AND ANDREA S. COX, EACH AS THEIR SEPERATE PROPERTY AS THEIR INTERESTS MAY APPEAR, was the original Trustor, LAND TITLE CO., A Corporation, was the original Trustee, and CITIFINANCIAL, INC., was the original Beneficiary, under that certain Deed of Trust dated 11/23/1999, and recorded on November 24, 1999, as File # 199911240068 of the Official Records of Skagit County, Washington, and WHEREAS, the undersigned CITIFINANCIAL, 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 LAND TITLE CO., 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.

CITIFINANCIAL, INC.

Date: 3/23/2007

Substitute Trustee, Joshua S. DeCristo WSB# 33475

By:

S. A. Wileman, Vice President

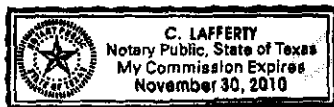


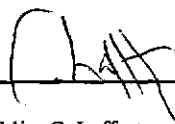
SHELLEY CITI JLR *07008068*

State of Texas
County of Tarrant

On 3/21/2007 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CITIFINANCIAL, 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.



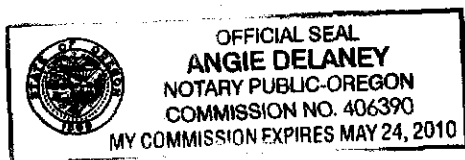


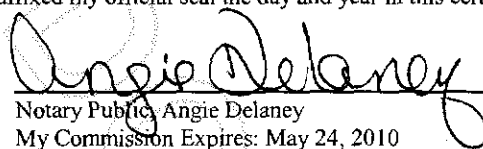
Notary Public, C. Lafferty
My Commission Expires: 11/30/2010

State of Oregon
County of Multnomah

On 3-23-07, before me, a Notary Public, in and for said county and state, personally appeared Joshua S. DeCristo, Substitute Trustee for LAND TITLE CO., (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.






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

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