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Prepared By and Return To:
Lourena Sheppard
Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc.
4111 S. Darlington, Suite 300
Tulsa, OK 74135

FHA Case No.: 561-8175921 HI

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, Alphonso Jackson, Secretary of Housing and Urban Development, whose address is 451 Seventh Street S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 8/17/2005, recorded 8/22/2005, Document/Instrument No. 200508220110 or in Book N/A, Page N/A, in the records of SKAGIT County, Washington, between LAILA DAHL, AN UNMARRIED INDIVIDUAL AS HER SEPARATE PROPERTY, Trustor(s), whose address is 17662 WEST BIG LAKE BLVD, MOUNT VERNON, WA 98274, and the Secretary of Housing and Urban Development, Beneficiary, for the property located at 17662 WEST BIG LAKE BLVD, MOUNT VERNON, WA 98274,

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Secretary of Housing and Urban Development, his successors and assigns in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, Alphonso Jackson, the Secretary of Housing and Urban Development, beneficiary, acting by and through Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact, hereby substitutes the Secretary of Housing and Urban Development whose address is 451 Seventh Street S.W., Washington, DC 20410, as Trustee under said Deed of Trust.

Date: 15th day of October, 2007

Alphonso Jackson

Secretary of Housing and Urban Development

By: Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc.,

Attorney-in-Fact

Dingo R. Asberry, Director - Portfolio Management

AND WHEREAS, it is hereby acknowledged that the indebtedness secured by said Deed of Trust has been paid in full and/or satisfied.

NOW THEREFORE, Secretary of Housing and Urban Development, Substitute Trustee and Beneficiary, whose address is 451 Seventh Street S.W., Washington, DC 20410, acting by and through Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the State of Washington, describing the land therein as more fully described in said Deed of Trust.

IN WITNESS WHEREOF, I, Dingo R. Asberry, Director - Portfolio Management for Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact, have hereunto set my hand and seal on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney, this 15th day of October, 2007.

Alphonso Jackson

Secretary of Housing and Urban Development

By: Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc.,

Attorney-in-Fact

Dingo R. Asberry, Director - Portfolio Management

STATE OF OKLAHOMA } COUNTY OF TULSA

On this 15th day of October, 2007, before me, a notary public of said state, duly commissioned and sworn appeared Dingo R. Asberry, Director - Portfolio Management for Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in him by a limited power of attorney and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

> Lourena E. Sheppard, Notary Public My Commission Expires: 07/16/2009

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Skagit County Auditor

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