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Palm Harbor, FL 34683



200801180038
Skagit County Auditor

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Loan#: 1009487941

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, JAMES GARNER AND CHELSEA P. GARNER was the original Trustor, LAND TITLE OF SKAGIT COUNTY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 12/27/2006 in SKAGIT County, Washington, under Doc No: 200701080172 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: 12/21/2007

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR UNITED FINANCIAL MORTGAGE CORP.

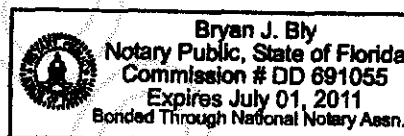
BY: 

CRYSTAL MOORE VICE PRESIDENT
STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared CRYSTAL MOORE 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 UNITED FINANCIAL MORTGAGE CORP.~~ 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 21ST DAY OF DECEMBER IN THE YEAR 2007


BRYAN J. BLY

Notary Public/Commission expires 07/01/2011



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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.



IMBRC 8326786 BLU1693109 100077442501013460 MERS
PHONE 1-888-679-MERS form1/RCNWA1

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SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

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Dated: 12/21/2007

NATIONWIDE TITLE CLEARING, INC.

BY: 
CRYSTAL MOORE, Vice President

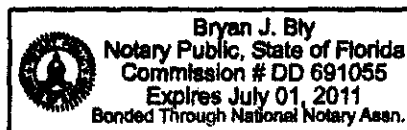
STATE OF FLORIDA COUNTY OF PINELLAS

On 12/21/2007 before me, THE UNDERSIGNED, Notary Public, personally appeared CRYSTAL MOORE 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



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