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Loan#: 1846166676

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, GARY R. SANTIAGO AND BERNICE K. SANTIAGO was the original Trustor, WESTWARD FINANCIAL SERVICES was the original Trustee, and HORIZON BANK was the original Beneficiary under that certain Deed of Trust dated 05/04/2005 in SKAGIT County, Washington, under Doc No: 200505090077 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: 03/31/2008

JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK, F/K/A THE CHASE MANHATTAN BANK FKA CHEMICAL BANK NEW JERSEY, N.A. SUCCESSOR BY MERGER TO HORIZON BANK, N.A.

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 JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK, F/K/A THE CHASE MANHATTAN BANK FKA CHEMICAL BANK NEW JERSEY, N.A. SUCCESSOR BY MERGER TO HORIZON BANK, N.A. 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 31ST DAY OF MARCH IN THE YEAR 2008

BRYAN J. BLY

Notary Public/Commission expires 07/01/2011

Bryan J. Bly
Notary Public, State of Florida
Commission # DD 691055
Expires July 01, 2011
Bonded Through National Notary Assn.

WHEREAS, CARY R. SANTIAGO AND BERNICE K. SANTIAGO was the original Trustor, WESTWARD FINANCIAL SERVICES was the original Trustee, and HORIZON BANK was the original Beneficiary under that certain Deed of Trust dated 05/04/2005 in SKAGIT County, Washington, under Doc No: 200505090077 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.

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Loan#: 1846166676

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

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: 03/31/2008

NATIONWIDE TITLE CLEARING, INC.

CRYSTAL MOORE, Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 03/31/2008 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

Bryan J. Bly Notary Public, State of Florida Commission # DD 691055 Expires July 01, 2011 Bonded Through National Notary

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Skagit County Auditor

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