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Document Prepared by: Eileen Walker

When recorded return 'ORIGINAL" to: US BANK Home Mortgage 4801 Frederica St. Owensboro, KY 42301 Attn: Eileen Walker / Asmpt Dept,

Loan # 4800132765 MIN# 100021248001327657

Above space reserved for recording purposes only

SUBSTUTION OF TRUSTEE AND PARTIAL DEED OF RECONVEYANCE

WHEREAS, THAT CERTAIN Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been <u>PARTIALLY PAID</u> and satisfied; NOW THEREFORE, MORTGAGE ELECTRONIC SYSTEMS INC., whose address is 4801 FREDERICA STREET, OWENSBORO, KY 42301, being the present legal owner and holder of the indebtedness secured by said Deed of Trust does hereby substitute and appoint itself as Trustee, and as Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, part of the estate, title and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Trustor(s): Ruth L. Ridgeway and Thomas Ridgeway, wife and husband (both deceased)

Original Trustee: Professional Foreclosure Corporation of Washington

Original Beneficiary: MORTGAGE ELECTRONIC SYSTEMS INC, "MERS"

Date of Deed of Trust: August 4, 2003 Loan Amount \$159,500.00

Date Deed of Trust was Recorded: August 12, 2003, as Document #: 200308120225

Assignment of Deed of Trust Dated: NA Assignment recorded: NA as Document NA

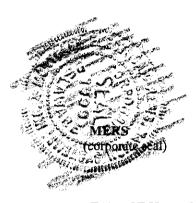
BUT THIS RELEASE SHALL NOT IMPAIR THE LIEN OF SAID DEED OF TRUST TO THE LANDS
THEREIN DESCRIBED NOT HEREBY RELEASED.

And recorded in the official records of Skagit County, State of Washington, affecting Real Property

LEGAL DESCRIPTION TO BE RELEASED, ALL REMAINING PROPERTY REMAINS ON SAID DEED OF TRUST;

PHO LT 46 DEWEY BEACH Add NO. 4

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of May 5, 2008



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Amber Montgomery -Assistant Secretary for MERS

STATE OF Kentucky }

SS:

County Of **Daviess**

On this 5th day of May, 2008 Before me appeared Amber Montgomery, to me personally known, who, being by me duly sworn, did say that Amber Montgomery is a Assistant Secretary of MERS., a Corporation of the State of Kentucky, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and acknowledged said instrument to be the free act and deed of said corporation.

TESTIMONIES WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State and year first above written.

My Commission Expires 10 24 2011

Skagit County Auditor

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Deed Prepared by:

Eileen Walker

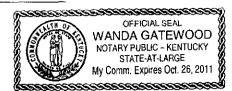


Exhibit "A"

That portion of Lot 46, "DEWEY BEACH ADDITION NO. 4," as per plat recorded in Volume 7 of Plats, page 50, records of Skagit County, Washington, lying Southerly of the following described line:

Commencing at the Southwest corner of Lot 48 of said plat;

thence North 05°01'30" East a distance of 128.34 feet to the TRUE POINT OF BEGINNING of this line description;

Thence South 60°42'31" East a distance of 229.61 feet, more or less, to a point on the Easterly line of Lot 46 of said plat, 5.00 feet Northerly of the Southeast corner of said Lot 46 and the TERMINUS of this line description.

Situate in the County of Skagit, State of Washington



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