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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS,   JEFF A RIPKE, HEIDI S RIPKE,
the original Trustor, under that certain Deed of Trust dated 03/24/2005 and recorded 03/30/2005, Doc #200503300105, in Book N/A page N/A of Official Records of the County of SKAGIT, State of Washington.
WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and stead of original trustee, now therefore, the undersigned hereby substitutes ReconTrust Company, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by Trustee under said Deed of Trust.

Dated: 10/01/08
ReconTrust Company, Successor Trustee   Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) DBA America's Wholesale Lender

By: _____   By: _____
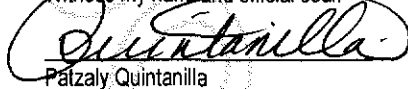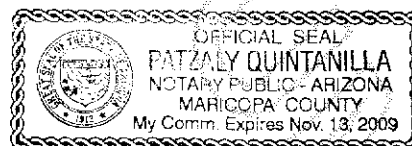Peter Lopez   Stacey Yarber
Assistant Secretary   Assistant Secretary

STATE OF ARIZONA, COUNTY OF MARICOPA
On 10-01-08 , before me, Patzaly Quintanilla, Notary Public, personally appeared Peter Lopez and Stacey Yarber, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Patzaly Quintanilla
Notary Public for said State and County
Expires: 11/13/2009

OFFICIAL SEAL
PATZALY QUINTANILLA
NOTARY PUBLIC - ARIZONA
MARICOPA COUNTY
My Comm. Expires Nov. 13, 2009