201009140055 Skagit County Auditor

When recorded mail to: FA Document Solutions 450 E. Boundary St Chapin, SC 29036 9/14/2010 Page

1 of

9:33AM

This space for Recorder's use

Case Nbr: 11274337 10/12/2010

Ref Number: 8012938075

Property Address:

2415 W. MEADOW BLVD MOUNT VERNON, WA 98273

Tax ID:

P104996

WA0-R~ST

9/8/2010

Recording Requested By: Navy Federal Credit Union

Prepared By: Debora C. Cox 888-603-9011

450 E. Boundary St. Chapin, SC 29036

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NAVY FEDERAL CREDIT UNION, the present beneficiary for the Deed of Trust described below, does hereby substitute FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee under said Deed of Trust in place of DCBL, INC., A WASHINGTON CORPORATION.

FIRST AMERICAN TITLE INSURANCE COMPANY, the present trustee under the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest under the Deed of Trust described below:

Original Lender:

NAVY FEDERAL CREDIT UNION

Made By:

MICHAEL D FRAZIER AND EILEEN FRAZIER, HUSBAND AND

WIFE

Original Trustee:

DCBL, INC., A WASHINGTON CORPORATION

Date of Deed of Trust:

10/27/2005

Loan Amount:

\$20,000.00

Recorded in Skagit County, WA on: 11/15/2005, book N/A, page N/A and instrument number 200511150096

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on 9/8/2010

NAVY FEDERAL CREDIT UNION

FIRST AMERICAN TITLE INSURANCE

COMPANY

Jana Pope, Authorized Agent

Ronald E. Roonev. W

State of South Carolina, County of Lexington

On 9/8/2010, before the undersigned Notary Public, personally appeared Jana Pope, Authorized Agent of NAVY FEDERAL CREDIT UNION and Ronald E. Rooney, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is/are subscribed to the within document and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Notary Public

FRANCES Y KING

Notary Public
State of South Carolina
My Commission Expires 05/26/2020