



When recorded mail to:
CoreLogic
450 E Boundary St
Attn: Release Dept.
CHAPIN, SC 29036

This space for Recorder's use



Case Nbr: 21597980
Ref Number: 3000118336
Tax ID: P71141, P71152, P71188
11/26/2012
Property Address:
11007 Bayview Edison Rd
Mount Vernon, WA 98273
WA0-R-ST 21597980 11/14/2012

Recording Requested By:
Financial Freedom
Prepared By:
Debora C. Cox
888-603-9011
450 E. Boundary St.
Chapin, SC 29036

MIN #: 100854930001183360

MERS Phone #: 888-679-6377

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FINANCIAL FREEDOM ACQUISITION, LLC, the present beneficiary for the Deed of Trust described below, does hereby substitute NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION as Trustee under said Deed of Trust in place of LAND TITLE COMPANY OF SKAGIT COUNTY.

NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION, 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: FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A
SUBSIDIARY OF INDYMAC BANK, F.S.B. A DELAWARE
CORPORATION

Made By: GENE H. OVERWAY AND LOTTIE E. OVERWAY, HUSBAND AND
WIFE

Original Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY

Date of Deed of Trust: 11/8/2007

Loan Amount: \$506,110.00

Recorded in Skagit County, WA on: 11/15/2007, book N/A, page N/A and instrument number 200711150097

Property Legal Description:

LOT 1, BLOCK 5, "KLINGENMAIER'S ADDITION TO BAY VIEW", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 43, RECORDS OF SKAGIT COUNTY, WASHINGTON; EXCEPT THE NORTHWESTERLY 10 FEET THEREOF. ALSO, BLOCK 51, "PLAT OF BAY VIEW (MCKENNA & ELLIOTT'S SAID ADDITION)", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND LOT 7 AND THE NORTHWESTERLY OF LOT 6, BLOCK 1, "A. SEIGFRED'S FIRST PLAT OF BAY VIEW, PADILLA BAY", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 3, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT ALL THAT PORTION OF SAID LOT 7 AND SAID BLOCK 51, LYING NORTHEASTERLY OF A LINE THAT IS 70 FEET SOUTHEASTERLY OF AND PARALLEL TO THE SOUTHEAST LINE OF FARNHAM STREET AS SHOWN ON THE PLAT OF "KLINGENMAIER'S ADDITION TO BAY VIEW", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 43, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THAT PORTION OF THE VACATED ALLEY IN BLOCK 5, "KLINGENMAIER'S ADDITION TO BAY VIEW", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 43, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND BLOCK 1, "A. SEIGFRED'S FIRST PLAT OF BAY VIEW, PADILLA BAY" AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 3, RECORDS OF SKAGIT COUNTY, WASHINGTON, WHICH REVERTED TO SAID PREMISES BY OPERATION OF LAW ALSO, THAT PORTION OF THE TIDELANDS OF THE SECOND CLASS, IF ANY, LYING WEST OF GOVERNMENT LOT 1 OF SECTION 31, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M., AND EAST OF THE EAST LINE OF THE BUSH ACT OYSTER LAND TRACT CONVEYED BY THE STATE OF WASHINGTON UNDER DEED RECORDED APRIL 22, 1907, IN VOLUME 70 OF DEEDS, PAGE 409, UNDER AUDITOR'S FILE NO. 61901, LYING NORTH OF A LINE DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF BLOCK 52 OF "PLAT OF BAY VIEW (MCKENNA & ELLIOTT'S 2ND ADDITION)", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTHEASTERLY ALONG THE EAST LINE OF SAID BLOCK 52, A DISTANCE OF 120 FEET; THENCE SOUTHWESTERLY PARALLEL TO THE NORTHERLY LINE OF SAID BLOCK 52, AND SAID NORTHERLY LINE PRODUCED, TO THE

EAST LINE OF SAID BUSH ACT OYSTER LAND TRACT SITUATE IN THE COUNTY OF SKAGIT,
STATE OF WASHINGTON.

IN WITNESS WHEREOF, the undersigned has caused this document to be executed on 11/15/12

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. AS NOMINEE FOR FINANCIAL FREEDOM
ACQUISITION, LLC

By: [Signature]
Darryl K. Williams, Assistant Secretary

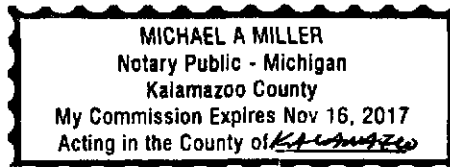
State of MI, County of KALAMAZOO

On 11/15/12, before me, Michael A. Miller, a Notary Public, personally appeared Darryl K. Williams, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FINANCIAL FREEDOM ACQUISITION, LLC 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.

[Signature]

Notary Public: Michael A. Miller
My Commission Expires: 11/16/2017



NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION, the present trustee under the Deed of Trust described above, 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 above.

IN WITNESS WHEREOF, the undersigned has caused this document to be executed on 11-16-12

NATIONWIDE TRUSTEE SERVICES, INC., A
WASHINGTON CORPORATION

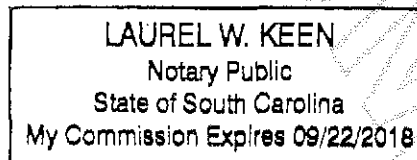
By: [Signature]
Frances Y. King, Vice President

State of SC, County of Lexington

On 11-16-12, before the undersigned Notary Public, personally appeared Frances Y. King, Vice President of NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION 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.

[Signature]
Notary Public



201211210016
Skagit County Auditor