JAMES E PHIPPS, DESEREE R PHIPPS 176 Heritage PI Apt 170 Burlington, WA 98233



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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES E PHIPPS, DESEREE R PHIPPS,

is the trustor, Mortgage Electronic Registration Systems, Inc. is the current beneficiary ("Beneficiary") and STEWART TITLE AND ESCROW is the current trustee under that certain Deed of Trust dated 08/30/2007 and recorded 09/17/2007, Doc #200709170160, in Book N/A page N/A of Official Records of the County of SKAGIT, State of Washington. WHEREAS, the Beneficiary desires to substitute a new trustee under said Deed of Trust in place and stead of original trustee.

NOW THEREFORE, the Beneficiary hereby substitutes ReconTrust Company, N.A., as new Trustee ("Trustee") under said Deed of Trust. Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it under said Deed of Trust.

Dated: 11/29/12

ReconTrust Company, N.A., Successor

Mortgage Electronic Registration Systems, Inc., Benficiary

X

Deborah Hogan

Assistant Vice President

Digitally signed by Deborah Hogan DN: cn=Deborah Hogan, c=US, st=A Z, o=ReconTrust Company, NA, ou=

email=deborah.hogan@recontrustco.com

Wirstall (

X

Justin Harris-El

Assistant Vice President

Digitally signed by Justin Harris-El
DN: cn=Justin Harris-El, c=US, st=AZ, o=ReconTrust Company,

DN: cn=Justin Harris-El, c=US, st=AZ, o=ReconTrust Compan NA, ou= email=justin.harris-el@bankofamerica.com

STATE OF ARIZONA, COUNTY OF MARICOPA

On 11/29/12, before me, Corey Kowalsky, Notary Public, personally appeared Deborah Hogan, Assistant Vice President of ReconTrust Company, N.A., and Justin Harris-El, Assistant Vice President of Mortgage Electronic Registration Systems, Inc., whose identities were proven to me on the basis of satisfactory evidence to be the persons they claim to be and whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or entity upon behalf of which the persons acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal the day and year last written.

Digitally signed by Corey Kowalsky
DN: cn=Corey Kowalsky, c=US, st=A Z, o=ReconTrust Company, NA,
ou=Notary, "OU =
http://www.azos.gov/notary/notlookup.asp?commission=306580", "OU =
306580", "OU = Comm. Exp. Date 12/4/2014",
email=corey.kowalsky@recontrustco.com

COREY KOWALSKY Notary Public - Arizona My Commission Expires December 4, 2014 Corey Kowalsky Notary

Recording Requested By And When Recorded Return To: ReconTrust Company, N.A. 2575 W. Chandler Blvd., Mail Stop: AZ1-804-02-11 Chandler, AZ 85224 (800) 540-2684