

PHILIP A GILBERT, LAURICE GILBERT
11288 Peter Anderson Rd
Burlington, WA 98233



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Skagit County Auditor

2/8/2013 Page 1 of 1 8:46AM

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, PHILIP A GILBERT, LAURICE GILBERT, was the original trustor, Mortgage Electronic Registration Systems, Inc. was the original beneficiary and GUARDIAN NORTHWEST TITLE & ESCROW was the original trustee ("Original Trustee"), under that certain Deed of Trust dated 06/25/2010 and recorded 07/01/2010, in Book N/A, Page N/A, Doc #201007010039 of Official Records of the County of SKAGIT, State of Washington.

WHEREAS, Bank of America, N.A. is the current beneficiary of record ("Beneficiary") of the Deed of Trust and the investor is Government National Mortgage Association ("Investor").

WHEREAS, Beneficiary desires to substitute a new trustee under the Deed of Trust in the place and stead of the Original Trustee.

NOW THEREFORE, Bank of America, N.A., acting on behalf of the Investor as its servicer, hereby substitutes ReconTrust Company, N.A. as new trustee ("Trustee") under the Deed of Trust, and 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: 01/31/13

Bank of America, N.A.

ReconTrust Company, N.A.

By:

Deborah Hogan
Assistant Vice President

By:

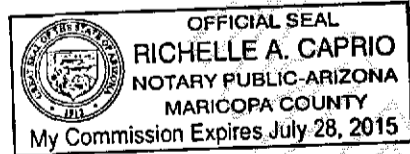
Sharon Liu
Assistant Vice President

STATE OF ARIZONA,
COUNTY OF MARICOPA

On 2/4/13, before me, Richelle A. Caprio, Notary Public, personally appeared Sharon Liu, Assistant Vice President of ReconTrust Company, N.A., and Deborah Hogan, Assistant Vice President of Bank of America, N.A., 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.

Richelle A. Caprio
Notary Public for said State and County



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