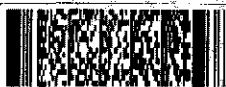


TERRI WHORTON, KI WHORTON
1004 Commercial Ave Apt 1023
Anacortes, WA 98221



201303040038
Skagit County Auditor

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TERRI WHORTON, KI WHORTON, was the original trustor, Mortgage Electronic Registration Systems, Inc. was the original beneficiary and FNTG-CHICAGO TITLE was the original trustee ("Original Trustee"), under that certain Deed of Trust dated 12/31/2008 and recorded 01/29/2009, in Book N/A, Page N/A, Doc #200901290078 of Official Records of the County of SKAGIT, State of Washington.

WHEREAS, Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP FKA Countrywide Home Loans Servicing LP is the current beneficiary of record ("Beneficiary") of the Deed of Trust and the investor is Federal 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., successor by merger to BAC Home Loans Servicing LP FKA Countrywide Home Loans Servicing LP, 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: 02/25/13


Bank of America, N.A., successor by merger to
BAC Home Loans Servicing LP FKA
Countrywide Home Loans Servicing LP

ReconTrust Company, N.A.

By:


Maria Fregin
Assistant Vice President

By:

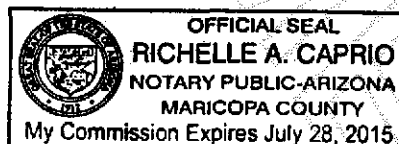

Sharon Liu
Assistant Vice President

STATE OF ARIZONA,
COUNTY OF MARICOPA

On 2/25/13, before me, Richelle A. Caprio, Notary Public, personally appeared Sharon Liu, Assistant Vice President of ReconTrust Company, N.A., and Maria Fregin, Assistant Vice President of Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP FKA Countrywide Home Loans Servicing LP, 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