



200209090066

Skagit County Auditor

9/9/2002 Page 1 of 1 10:23AM

RECORDATION REQUESTED BY
AND WHEN RECORDED, RETURN TO:
THE LEADER MORTGAGE COMPANY
ATTN: MORTGAGE RELEASE DEPARTMENT
1015 EUCLID AVENUE
CLEVELAND, OHIO 44115-1574

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **Matthew B. and Sandra J. Bepler**, was the original Grantor(s), **First American Title Company** was the original Trustee, and **Norwest Mortgage Inc.** was the original Beneficiary under that certain Deed of Trust, recorded on **December 31, 1998** in Instrument #**9812310168**, of the Official Records in the Office of the Recorder of **Skagit** County, Washington, AND

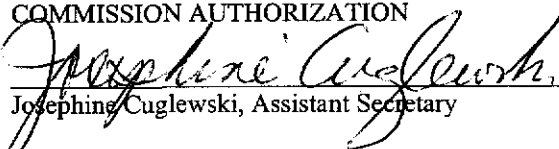
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of and instead of **First American Title Company**.

NOW, THEREFORE, the undersigned hereby substitutes **WASHINGTON STATE HOUSING FINANCE COMMISSION** as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by him thereunder.

LM003340

Lot 55 Little Mountain Addition
Parcel#4566 000 055 0004

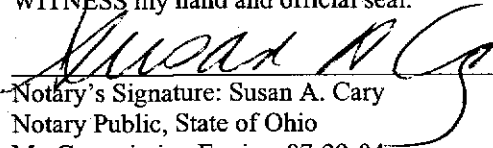
WASHINGTON STATE HOUSING FINANCE COMMISSION
COMMISSION AUTHORIZATION


Josephine Cuglewski, Assistant Secretary

STATE OF OHIO
COUNTY OF CUYAHOGA

On this 7th day of August in the year 2002, before me, a Notary Public, in and for said County and State, personally appeared Josephine Cuglewski, personally known to me to be the person who executed the within instrument as the Assistant Secretary of the corporation that executed the within instrument and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors.

WITNESS my hand and official seal.


Notary's Signature: Susan A. Cary
Notary Public, State of Ohio
My Commission Expires 07-29-04