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Date: 02/02/2005 03:40P Filed by: NATIONWIDE TITLE CLEARING INC Filed & Recorded in Official Records

of SKAMANIA COUNTY J. MICHAEL GARVISON

AUDITOR Fee: \$28.00

Loan#: 2081499

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, RICHARD L NYBERG AND SANDRA K NYBERG was the original Trustor, DAVID FENNELL was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 02/24/2003 in SKAMANIA County, Washington, under Doc No: 147738 or Book 237 page 779.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING, a Washington State corp., as Trustee under said Deed of Trust.

Dated: 01/18/2005

UNION FEDERAL BANK OF INDIANAPOLIS

BY:\_\_\_\_

SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared SUSAN STRAATMANN with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the VICE PRESIDENT of UNION FEDERAL BANK OF INDIANAPOLIS the within bargainor, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such VICE PRESIDENT WITNESS my hand and official seal at office in said county THIS 18TH DAY OF JANUARY IN THE YEAR 2005

MARY JO MCOWAN

Notary Public/Commission expires 07/30/2007

MARY JOING SOWAN
Notary Public State of Florida
My Commence Exp. by 30, 2007
0, DD 0238614
Bonded Pugh (800) 432-4254
Plorida Party A. p., Inc.

WHEREAS, RICHARD L NYBERG AND SANDRA K NYBERG was the original Trustor, DAVID FENNELL was the original Trustee, and UNION FEDERAL BANK OF INDIANA POLIS was the original Beneficiary under that certain Deed of Trust dated 02/24/2003 in SKAMANIA County, Washington, under Doc No: 147738 or Book 237 page 779.

NATIONWIDE TITLE CLEARING, as successor Trustee under said Deed of Trust and as successor Trustee, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said

Dated: 01/18/2005

Deed of Trust.

NATIONWIDE TITLE CLEARING BY:

, BRYAN BLY, Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 01/18/2005 before me, THE UNDERSIGNED, Notary Public, personally appeared BRYAN BLY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same.

WITNESS MY hand and official seal.

Notary Public

WMCRC 2442672 MLU266695 RCNWA1

MARY JO MCGOWAN
Notary Public State of Florida
My Commission Exp. July 30, 2007
No. DD 0236404
Bonded through (800) 432-4254
Florida Notary Assn., Inc.