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, Skagit County Auditor

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SMI/Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817

Washington
County of Skagit

Loan #: 0610436829
Index: 277362
Job #: 405_2023

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the holder of the note and the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: FLOYD E. ADAMS
Original Beneficiary: CAPITOL COMMERCE MORTGAGE CO.
Original Trustee: LAND TITLE COMPANY
Original Loan Amount: \$73,000.00
Property Address: 22492 GRIP ROAD, SEDRO WOOLLEY, WA 98284
Date of DOT: 1/6/00
Recorded On: 1/12/00
Auditor File No.: 200001120034

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the Place and stead of present Trustee thereunder.

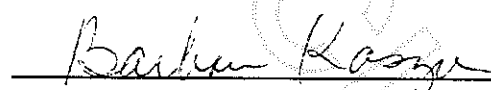
Now, therefore, the undersigned hereby appoints STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY, whose address is 3910 Kirby Drive, Suite 300, Houston, Tx 77098, as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.


STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 24th day of August 2000 A.D. .

STEWART MORTGAGE INFORMATION CO., A
SUBSIDIARY OF STEWART TITLE GUARANTY
COMPANY

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK


By: Barbara Kasza
Title: Senior Vice President


By: Shirley E. Wilkins
Title: Assistant Vice President



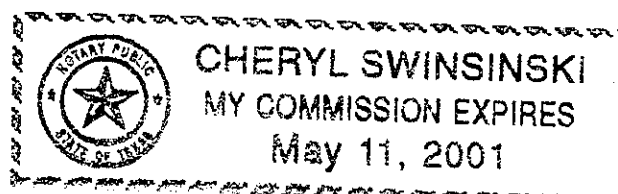
* 8 6 1 8 4 3 6 8 2 9 *

STATE OF TEXAS
COUNTY OF HARRIS

On this the 24th day of August 2000 A.D. , before me, a Notary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the Senior Vice President of STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Kasza acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

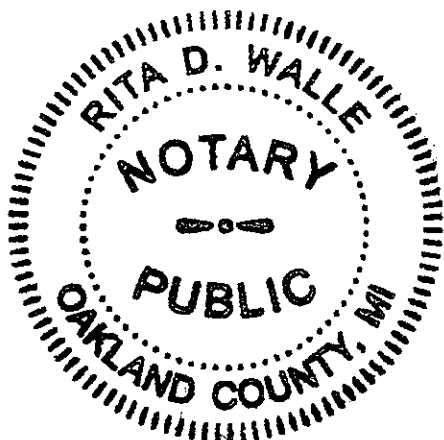
By: 

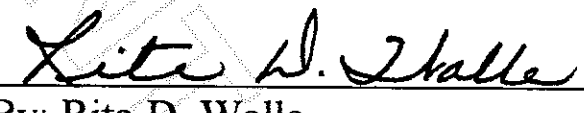


STATE OF Michigan
COUNTY OF Oakland

On this the 24th day of August 2000 A.D. , before me, a Notary Public, appeared Shirley E. Wilkins to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Shirley E. Wilkins acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.




By: Rita D. Walle
Notary Public, Oakland County
My Commission Expires 1/13/2004



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