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

Washington

County of Skagit

Loan #: 0614466620

Index:

Job #: 405 2216

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:

NICOLE M. REDL

Original Beneficiary:

BAY CREEK MORTGAGE

Original Trustee:

LAND TITLE CO., OF SKAGIT COUNTY

Original Loan Amount:

\$126,836.00

Property Address:

1726 S. 7TH STREET, MOUNT VERNON, WA 98273

Date of DOT:

4/20/01

Recorded On:

4/30/01

Auditor File No .:

200104300008

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 TITLE GUARANTY COMPANY, whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

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 20th day of March 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.

Title: Authorized Signatory

By: Sherry Doza

Title: Vice President



STATE OF TEXAS COUNTY OF HARRIS

On this the 20th day of March 2002 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 Authorized Signatory 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.

CONSTANCE A. BERNARD
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 03-12-2003

STATE OF Texas
COUNTY OF Harris

On this the 20th day of March 2002 A.D., before me, a Notary Public, appeared Sherry Doza to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of ABN AMRO MORTGAGE GROUP, INC., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Sherry Doza 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.

CONSTANCE A. BERNARD
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 03-12-2003

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