



200212230101
Skagit County Auditor

12/23/2002 Page 1 of 2 10:13AM

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

Washington
County of Skagit

Loan #: 1542876
Index: 25282
Job #: 110_2225

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: JAY FRIEDMAN
Original Beneficiary: CLEVELAND STREET MORTGAGE, INC.
Original Trustee: ISLAND TITLE COMPANY
Original Loan Amount: \$230,000.00
Property Address: 5805 SECTION AVE, ANACORTES, WA 98221
Date of DOT: 4/8/02
Recorded On: 4/15/02
Auditor File No.: 200204150272
PIN: 39640000230001

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 , 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 10th day of December 2002 A.D. .

STEWART TITLE GUARANTY COMPANY



By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT

OHIO SAVINGS BANK, a Federal Savings
Bank, Formerly known as Ohio Savings Bank,
FSB



By: SHERRY DOZA
Title: AUTHORIZED AGENT



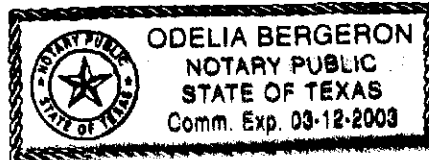
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 10th day of December 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 ASSISTANT VICE PRESIDENT 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.

Odelia Bergeron
By:

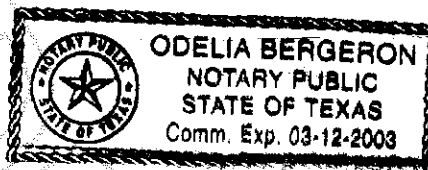


STATE OF TEXAS
COUNTY OF HARRIS

On this the 10th day of December 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 AUTHORIZED AGENT of OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB , 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.

Odelia Bergeron
By:



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