



200301170079
Skagit County Auditor

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

Washington
County of Skagit

Loan #: 0624227687
Index: 441498
Job #: 405_2275

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: BARBARA E. MALLOY AND KENNETH P. MALLOY
Original Beneficiary: BAY CREEK MORTGAGE
Original Trustee: FIRST AMERICAN TITLE
Original Loan Amount: \$148,896.00
Property Address: 28260 LAKE CAVANAUGH ROAD, MOUNT VERNON, WA 98274
Date of DOT: 6/18/02
Recorded On: 6/27/02
Auditor File No.: 200206270019

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.

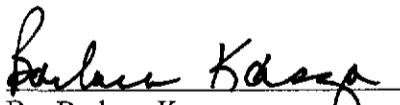
Now, therefore, the undersigned hereby appoints STEWART TITLE GUARANTY COMPANY, whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

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 7th day of January 2003 A.D..

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.


By: Barbara Kasza
Title: Assistant Vice President


By: Sherry Doza
Title: Vice President

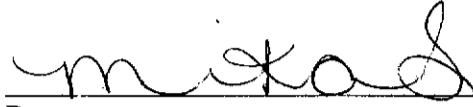


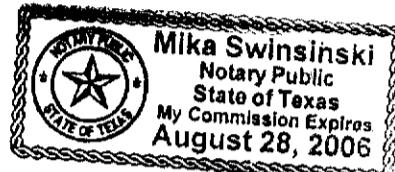
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 7th day of January 2003 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.

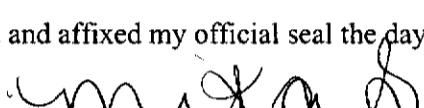

By:

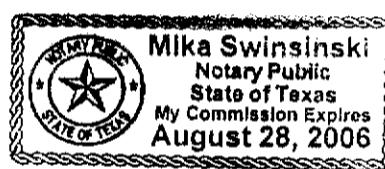


STATE OF Texas
COUNTY OF Harris

On this the 7th day of January 2003 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.


By:



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