



200306090069
Skagit County Auditor

6/9/2003 Page 1 of 2 9:48AM

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

Washington
County of Skagit

Loan #: FS998771076
Index: 998771076
Job #: 915_2326

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: RICHARD J. WILLIAMSON
Original Beneficiary: FINANCIAL EDGE MORTGAGE
Original Trustee: LAND TITLE COMPANY
Original Loan Amount: \$199,500.00
Property Address: 1011 DIGBY ROAD, MOUNT VERNON, WA 98274
Date of DOT: 6/10/2002
Recorded On: 6/14/2002
Auditor File No.: 200206170125

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 23rd day of May 2003 A.D. .

Stewart Mortgage Information Co., A Subsidiary of
Stewart Title Guaranty Company

FLAGSTAR BANK, FSB

BK

By: BARBARA KASZA
Title: SENIOR VICE PRESIDENT

SD

By: SHERRY DOZA
Title: VICE PRESIDENT



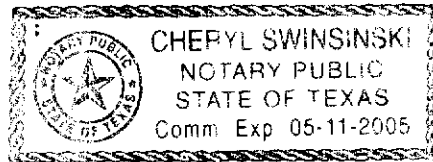
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 23rd day of May 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 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: _____

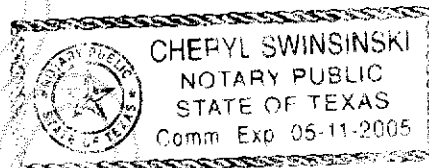


STATE OF TEXAS
COUNTY OF HARRIS

On this the 23rd day of May 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 FLAGSTAR 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.

By: _____



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