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

Washington

County of Skagit

ID: 954

Loan #: 14636828

Index:

Job #: 860_2501

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:

ANTHONY P. LOWRY AND ANDREA L. LOWRY

Original Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS

NOMINEE FOR PACIFIC GUARANTEE MORTGAGE COP.

Original Trustee:

EVERGREEN TITLE COMPANY, INC.

Original Loan Amt:

\$168,000.00

Property Address:

16630 AUGUSTA LANE, BURLINGTON, WA 98233

Date of DOT:

6/5/2002

Auditor File No.:

200206110139

appoint a successor Trustee under said Deed of Trust in the Place and stead of present Trustee

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to

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 HERÉBY 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 of 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 13th day of July 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

BY-MATTHEW J. KILBOY

Title: ASSISTANT VICE PRESIDENT

By: SHERRY DOZA Title: VICE PRESIDENT

MiN Number: 100058900001200021

MERS Phone: 1-888-679-6377

STATE OF TEXAS COUNTY OF HARRIS

On this 13th day of July 2005 A.D., before me, a Notary Public, appeared MATTHEW J. KILBOY 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 MATTHEW J. KILBOY 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:_

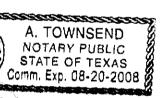
A. TOWNSEND
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 08-20-2008

STATE OF TEXAS COUNTY OF HARRIS

On this the 13th day of July 2005 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), 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.

Bv: (



200508260134 Skagit County Auditor

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MIN Number: 100058900001200021 MERS Phone: 1-888-679-6377