



200511070097  
Skagit County Auditor

11/7/2005 Page 1 of 2 11:13AM

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

Washington  
County of Skagit

ID: 925

Loan #: 2155039  
Index:  
Job #: 110\_2403

## 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: JEFFREY R PALMER AND SUSAN R PALMER  
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS A  
NOMINEE FOR FEDERAL MORTGAGE CO., INC.  
Original Trustee: CHICAGO TITLE COMPANY  
Original Loan Amt: \$333,700.00  
Property Address: 12432 Wedgewood DR, BURLINGTON, WA 98233  
Date of DOT: 10/4/2004  
Auditor File No.: 200410130128

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 26th day of October 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

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

By:   
Title: ASSISTANT VICE PRESIDENT

By:   
Title: AUTHORIZED AGENT

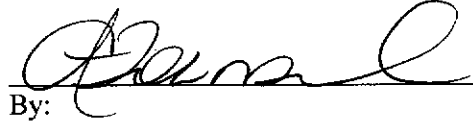


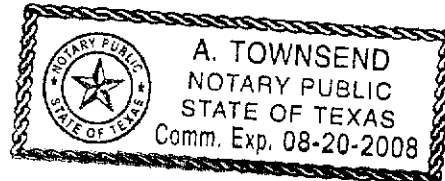
MIN Number: 100162500021550398  
MERS Phone: 1-888-679-6377

STATE OF TEXAS  
COUNTY OF HARRIS

On this 26th day of October 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.

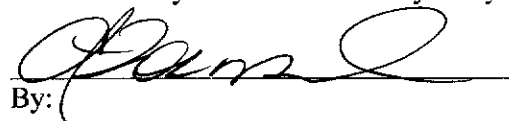
By: 

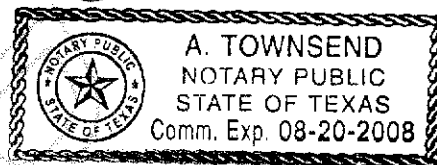


STATE OF TEXAS  
COUNTY OF HARRIS

On this the 26th day of October 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 AUTHORIZED AGENT 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.

By: 



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