



200603130065

Skagit County Auditor

3/13/2006 Page

1 of

2 9:47AM

Document Prepared By:
Ronald E Meharg, 888-362-9638
 When Recorded Return To:
DOCX LLC
1111 Alderman Drive
Suite 350
Alpharetta, GA 30005
 Property Address:
2315 EAST FIR STREET
MOUNT VERNON, WA 98273

This Space for Recorder's Use Only

NV	000	0001395532
----	-----	------------



NV0000001395532

MIN #: 100080190033933292

MERS Telephone #: 888/679-6377

CRef#:01/10/2006-PRef#:R052-POF

Date:11/11/2005-Print Batch ID:813

Recording Requested By:

NovaStar Mortgage, Inc.

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and;

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** ("MERS"), AS NOMINEE FOR **NOVASTAR MORTGAGE, INC.**, whose address is **8140 WARD PARKWAY, SUITE 200, KANSAS CITY, MISSOURI 64114**, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, **Fidelity National Title Insurance Company** whose address is **1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005**, as successor Trustee, and the Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Borrower(s): **LAURIE A. HUBER, AS HER SEPARATE ESTATE**

Original Trustee: **FIRST AMERICAN TITLE**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Date of Deed of Trust: **09/16/2004**

Loan Amount: **\$144,000.00**

Recording Date: **09/30/2004** Book: **N/A** Page: **N/A** Document #: **200409300169**

Misc. Comments: **ORIGINAL LENDER: NOVASTAR HOME MORTGAGE, INC.**

and recorded in the official records of the **County of Skagit**, State of **Washington** affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **02/14/2006**.

**MORTGAGE ELECTRONIC
 REGISTRATION SYSTEMS, INC.**
 ("MERS"), AS NOMINEE FOR
NOVASTAR MORTGAGE, INC.

Fidelity National Title Insurance Company

Pat Kingston

PAT KINGSTON
VICE PRESIDENT

Jessica N. Ohde

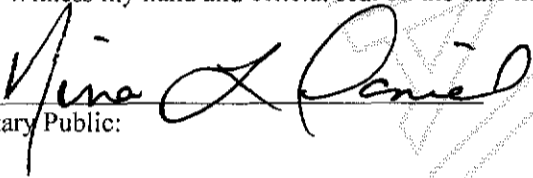
Jessica N. Ohde
Asst. Vice Pres., Loan Documentation

State of GA
County of **Fulton**

On this date of **02/14/2006**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named **Jessica N. Ohde** and **PAT KINGSTON**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Asst. Vice Pres., Loan Documentation** and **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS NOMINEE FOR NOVASTAR MORTGAGE, INC.** and **Fidelity National Title Insurance Company** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:



NINA L. DANIEL
Notary Public - Georgia
Fulton County
My Comm. Expires Dec. 6, 2009



200603130065
Skagit County Auditor