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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:

116 EAST DIVISION STREET

MOUNT VERNON, WA 98273

This Space for Recorder's Use Only

NV 000

0000603183

CRef#:10/30/2005-PRef#:R052-POF

Date: 08/31/2005-Print Batch ID: 1286

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): CHRISTINA R. ORCHID, AS HER SEPERATE ESTATE

Original Trustee: LAND TITLE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Date of Deed of Trust: 01/28/2003

Loan Amount: \$106,200.00

Recording Date: 01/30/2003

Book: N/A Page: N/

Page: N/A Document #: 200301300194

Misc. Comments: ORIGINAL LENDER: NOVASTAR 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 03/13/2006.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC. Fidelity National Title Insurance Company

PAT KINGSTON

VICE PRESIDENT

Jessica N. Ohde

Asst. Vice Pres., Loan Documentation

State of GA
County of Fulton

On this date of 03/13/2006, 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

RODGER HARPSTER Notary Public - Georgia Fulton County y Comm. Expires Oct. 14, 2007

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