



200607050097  
Skagit County Auditor

7/5/2006 Page 1 of 2 3:35PM

SML/Attn. Cheryl Swinsinski  
P.O. Box 36369 ms DE-394  
Houston, Texas 77236

Washington  
County of Skagit

ID: 953

Loan #: 74040797

Index: 26042

Job #: 168\_2409

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

115158-8E

WHEREAS, the undersigned is the holder of the note and the present Beneficiary under the Deed of Trust described as follows:

Original Trustor:	SCOTT A. CLEAVE AND DEIDRE CLEAVE
Original Beneficiary:	FIRST FRANKLIN FINANCIAL CORPORATION
Original Trustee:	LAND TITLE
Original Loan Amt:	\$153,000.00
Property Address:	18502 SKAGIT CITY ROAD, MOUNT VERNON, WA 98273
Date of DOT:	12/11/2002
Auditor File No.:	200212180070

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 19th day of June 2006 A.D. .

STEWART TITLE GUARANTY COMPANY

By: MATTHEW J. KILBOY  
Title: ASSISTANT VICE PRESIDENT

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan Trust  
2002-FF4 by: Saxon Mortgage Services, Inc. as  
its attorney-in-fact

By: CHERYL SWINSINSKI  
Title: ASSISTANT VICE PRESIDENT

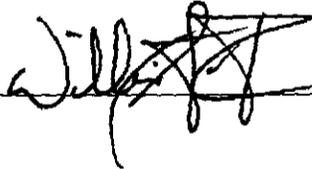


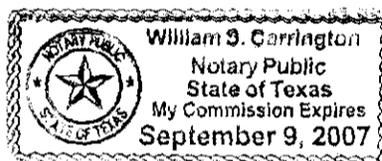
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STATE OF TEXAS  
COUNTY OF HARRIS

On this 19th day of June 2006 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.

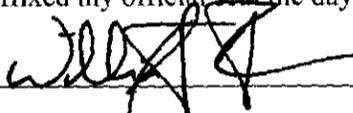
By: 

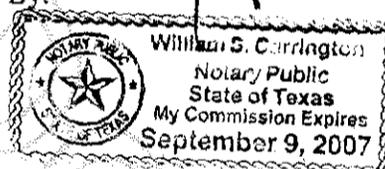


STATE OF TEXAS  
COUNTY OF HARRIS

On this the 19th day of June 2006 A.D. , before me, a Notary Public, appeared CHERYL SWINSINSKI to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney-in-fact , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said CHERYL SWINSINSKI 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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