



200607200023

Skagit County Auditor

7/20/2006 Page 1 of 2 9:37AM

Prepared by and after recording mail to:  
SMI/Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817

State of Washington

ID: 1

Loan #: 00447021424398

Index:

County of Skagit

Job#: 660\_2301

## 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: DALE C PALM AND PRISCILLA J PALM  
Original Beneficiary: JPMORGAN CHASE BANK, NA  
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY  
Original Loan Amt: \$150,000.00  
Dated: 12/22/2005  
Recording Date: 12/29/2005  
Auditor File No.: 200512290062

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.

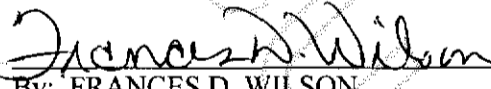
STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

IN WITNESS WHEREOF, JP Morgan Chase Bank, National Association successor by merger to Bank One, National Association, has caused these presents to be executed in its corporate name by its authorized officers this 19th day of June 2006 A.D.

STEWART TITLE GUARANTY COMPANY

JP Morgan Chase Bank, National Association  
successor by merger to Bank One, National Association

By:   
Title: ASSISTANT VICE PRESIDENT

  
By: FRANCES D. WILSON  
Title: VICE PRESIDENT

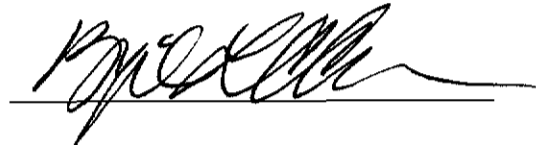


\* 0 0 4 4 7 0 2 1 4 2 4 3 9 8 \*

STATE OF TEXAS  
COUNTY OF HARRIS

On this the 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.

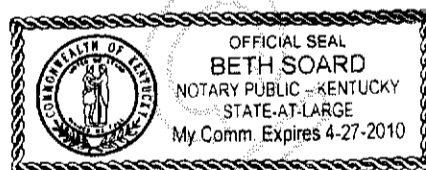
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



STATE OF KENTUCKY  
COUNTY OF FAYETTE

On this the 19th day of June 2006 A.D., before me, a Notary Public, appeared FRANCES D. WILSON to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of JP Morgan Chase Bank, National Association successor by merger to Bank One, National Association, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said FRANCES D. WILSON 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.



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