



200608180130
Skagit County Auditor

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

Washington
County of Skagit

CHICAGO TITLE CO. ID: 801
36416

Loan #: 2000017340
Index:
Job #: 168_2409

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:	KATINA R. HENDREN AND DAVID M. GARCIA
Original Beneficiary:	FIRST FRANKLIN FINANCIAL CORPORATION
Original Trustee:	CHICAGO TITLE
Original Loan Amt:	\$144,000.00
Property Address:	937 SUMMER MEADOW CT , SEDRO WOOLLEY, WA 98284
Date of DOT:	9/22/2004
Auditor File No.:	200409290124

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 11th day of August 2006 A.D. .

STEWART TITLE GUARANTY COMPANY

By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT

JPMorgan Chase Bank fka, The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, fka Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by:Saxon Mortgage Services, Inc. as its attorney-in-fact

By: CHERYL SWINSINSKI
Title: ASSISTANT VICE PRESIDENT



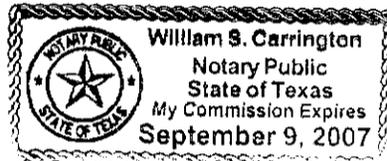
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STATE OF TEXAS
COUNTY OF HARRIS

On this 11th day of August 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 11th day of August 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 JPMorgan Chase Bank fka, The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, fka Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 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: _____
