



200609290097

Skagit County Auditor

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Prepared by and after recording mail to:
SML/Attn. Leah Boedeker/MS REC-388
P.O. Box 36369
Houston, Texas 77236

State of Washington

ID: 1

Loan #: 9897025731

County of Skagit

Index:

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: RICHARD R HORAK AND SHELLEY LORRAINE HORAK

Original Beneficiary: JPMORGAN CHASE BANK NA

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Original Loan Amt: \$27,250.00

Dated: 01/06/2005

Recording Date: 04/25/2005

Auditor File No.: 200504250049

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.

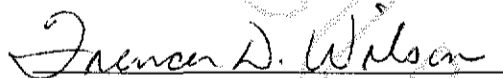
STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or 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 30th day of August 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

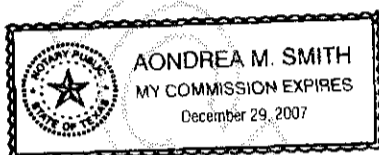


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STATE OF TEXAS
COUNTY OF HARRIS

On this the 30th 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.



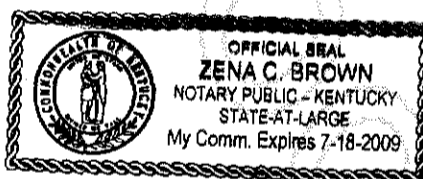
A handwritten signature of Aondrea M. Smith in black ink, written over a horizontal line.

STATE OF KENTUCKY
COUNTY OF FAYETTE

On this the 30th day of August 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.

A handwritten signature of Zena C. Brown in black ink, written over a horizontal line.



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