



200612070009
Skagit County Auditor

12/7/2006 Page 1 of 2 9:25AM

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

State of Washington
County of Skagit

ID: 152

Loan #: 2000140189
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: DANE N. IRELAND AND SARAH IRELAND
Original Beneficiary: LENDERS DIRECT CAPITAL CORPORATION
Original Trustee: LENDERS DIRECT CAPITAL CORPORATION
Original Loan Amt: \$153,900.00
Dated: 04/28/2005
Recording Date: 05/06/2005
Auditor File No.: 200505060123

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, Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian for IXIS 2005-HE4 by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact, has caused these presents to be executed in its corporate name by its authorized officers this 14th day of November 2006 A.D.

STEWART TITLE GUARANTY COMPANY


By: MATTHEW T. KILBOY
Title: ASSISTANT VICE PRESIDENT

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian for IXIS 2005-HE4 by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

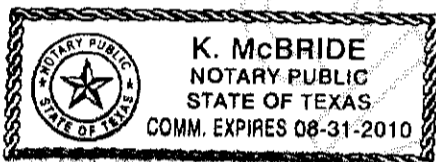

By: LEAH BOEDEKER
Title: ASSISTANT VICE PRESIDENT



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STATE OF TEXAS
COUNTY OF HARRIS

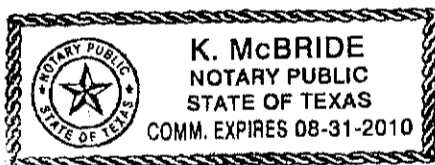
On this the 14th day of November 2006 A.D., before me, a Notary Public, appeared MATTHEW J. KILBOY to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of STEWART TITLE GUARANTY COMPANY, and that said instrument was signed on behalf of said corporation 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.



K. McBride

STATE OF TEXAS
COUNTY OF HARRIS

On this the 14th day of November 2006 A.D., before me, a Notary Public, appeared LEAH BOEDEKER to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian for IXIS 2005-HE4 by: Saxon Mortgage Services, Inc. f/k/a Meritech 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 LEAH BOEDEKER 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.



K. McBride



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