When Recorded Return To:

RETURN TO: SMI/L.Boedeker

148 2602

P.O. Box 36369

WA / Skagit

Houston, TX 77236

LOUIS J. RUSSELL JR





1/12/2007 Page

1 of

110:15AM

Record 1st

APPOINTMENT OF SUCCESSOR TRUSTEE

Irwin Home Equity #:0001725609 "RUSSELL JR" Lender ID:010/202/0001725609 Skagit, Washington MERS #: 100135300017256090 VRU #: 1-888-679-6377

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: LOUIS J. RUSSELL JR. AND PATTY RUSSELL, HUSBAND AND WIFE
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC NOMINEE FOR IRWIN UNION
BANK AND TRUST COMPANY

Dated: 08/08/2005 Recorded: 08/18/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200508180095 in the County of Skagit State of Washington

Property Address: 505S GARDNER RD, BUREINGTON, WA 98233

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 9700 BISSONNET, SUITE 1500, HOUSTON, TX 77036 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY

On August 29th. 2006

JOANNA DISIBIO, Assistant Secretary

STATE OF California **COUNTY OF Contra Costa**

On August 29th, 2006 before me, W. DAVIS, Notary Public, personally appeared JOANNA DISIBIO, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

W. DAVIS Notary Expires: 08/10/2008 #1506785

W DAVIS Commission # 1506785 Notary Public - California Contra Costa County Comm. Expires Aug 10, 2000