

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: 899

Loan #: 1465182
Index:
Job#: 1682006001

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: DEE P. ANDRICH
Original Beneficiary: NEW CENTURY MORTGAGE CORPORATION
Original Trustee: LAND TITLE
Original Loan Amt: \$225,000.00
Dated: 04/09/2004
Recording Date: 04/14/2004
Auditor File No.: 200404140099

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, U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2004-HE5, by Saxon Mortgage Services Inc. as its attorney-in-fact, has caused these presents to be executed in its corporate name by its authorized officers this 21st day of February 2007 A.D.

STEWART TITLE GUARANTY COMPANY

By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT

U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2004-HE5, by Saxon Mortgage Services Inc. as its attorney-in-fact

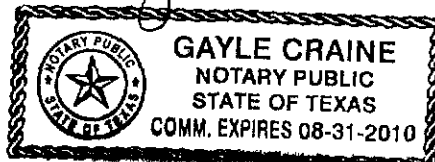
By: MARLO GOODWILL
Title: ASSISTANT VICE PRESIDENT



STATE OF TEXAS
COUNTY OF HARRIS

On this the 21st day of February 2007 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.

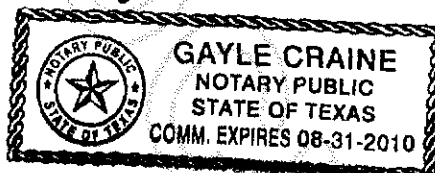
Gayle Craine



STATE OF TEXAS
COUNTY OF HARRIS

On this the 21st day of February 2007 A.D., before me, a Notary Public, appeared MARLO GOODWILL to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2004-HE5, 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 MARLO GOODWILL 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.

Gayle Craine



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Skagit County Auditor
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