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GARY H. OLSON

SMI/Atm. Sherry Doza P.O. Box 540817 Houston, Texas 77254-0817

Washington County of Skamania Loan #: 0612404006 Index: 339102 Job #: 405_2167.

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: SILAS J. WILKINS AND DIXIE B. WILKINS

Original Beneficiary: BAY CREEK MORTGAGE

Original Trustee: WASHINGTON TITLE COMPANY

Original Loan Amount: \$166,957.00

Property Address: 132 MT. VISTA, WASHOUGAL, WA 98671

 Date of DOT:
 11/30/00

 Recorded On:
 12/5/00

 Volume:
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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 MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY, whose address is 3910 Kirby Drive, Suite 300, Houston, Tx. 77098, as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF 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 28th day of September 2001 A.D.

STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY

By: Barbara Kasza
Title: Senior Vice President

By: Sherry Doza
Title: Vice President

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STATE OF TEXAS COUNTY OF HARRIS

On this the 28th day of September 2001 A.D., before me, a Netary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the Senior Vice President of STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY 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 Barbara Kasza 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:

CONSTANCE A. BERNARD

NOTARY PUBLIC

STATE OF TEXAS

Comm. Exp. 03-12-2003

STATE OF Texas COUNTY OF Harris

On this the 28th day of September 2001 A.D., before me, a Notary Public, appeared Sherry Doza to me personally known, who being by me duly swom, did say that (s)he is the Vice President of ABN AMRO MORTGAGE GROUP, INC., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Sherry Doza 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.

CONSTANCE A. BERNARD
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 03-12-2003

