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BOOK 243 PAGE 92

SMT

Q. Lowry

SMT/Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817

Washington
County of Skamania

ID: 11

Loan #: 11255145
Index: 23577
Job #: 111_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:	JEAN SAULIE
Original Beneficiary:	WELLS RESOURCE/PHH REAL ESTATE SERVICES L.L.C.
Original Trustee:	FIRST AMERICAN TITLE INSURANCE CO.
Original Loan Amount:	\$58,837.00
Property Address:	332 COLUMBIA DR. CARSON, WA 98610
Date of DOT:	11/23/1998
Recorded On:	12/11/1998
Auditor File No.:	133562
Volume:	183
Page:	812

1/4

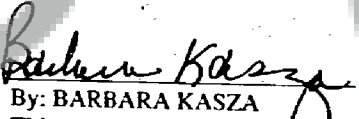
AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the Place and stead of present Trustee thereunder.

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.

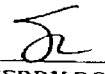
STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 15th day of May 2003 A.D..

STEWART TITLE GUARANTY COMPANY


By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT

Mortgage Electronic Registration Systems, Inc.
(MERS), as nominee for Washington Mutual
Bank, FA successor in interest to Homestead
Lending, Inc.


By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT



STATE OF TEXAS
COUNTY OF HARRIS

On this the 15th day of May 2003 A.D., before me, a Notary Public, appeared BARBARA KASZA 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 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.

Odella Bergeron
By:



STATE OF TEXAS
COUNTY OF HARRIS

On this the 15th day of May 2003 A.D., before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Washington Mutual Bank, FA successor in interest to Homestead Lending, 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.

Odella Bergeron
By:

