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BOOK 245 PAGE 522

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J. H. H. H.

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

Washington
County of Skamania

ID: 10

Loan #: 17131375

Index:

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: DOUGLAS A. JOHNSON AND KAREN L. JOHNSON
Original Beneficiary: CLARK COUNTY SCHOOL EMPLOYEES CREDIT UNION
Original Trustee: TICOR TITLE INSURANCE COMPANY
Original Loan Amount: \$85,000.00
Property Address: 722 NW WACHTER RD, STEVENSON, WA 98648
Date of DOT: 4/4/1994
Recorded On: 4/14/1994
Auditor File No.: 119180
Volume: 142
Page: 521

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 27th day of June 2003 A.D.

STEWART TITLE GUARANTY COMPANY

Mortgage Electronic Registration Systems, Inc.
(MERS)

By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT

By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT

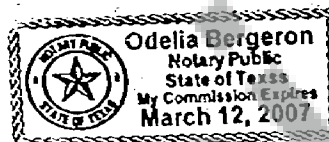


STATE OF TEXAS
COUNTY OF HARRIS

On this the 27th day of June 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.

By: Odella Bergeron



STATE OF TEXAS
COUNTY OF HARRIS

On this the 27th day of June 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), 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.

By: Odella Bergeron

