

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

Washington
County of Skamania

ID: 926

Loan #: 7865300

Index:

Job #: 110_2403

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: JEFFERY J. HANSEN AND DARREN L. GILLETTE
Original Trustee: CLARK COUNTY TITLE COMPANY
Original Loan Amt: \$355,500.00
Property Address: 1522 CAPE HORN RD. , WASHOUGAL, WA 98671
Date of DOT: 11/14/2001
Auditor File No.: 142982
Volume: 217
Page: 214

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 , 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 8th day of December 2004 A.D. .

STEWART TITLE GUARANTY COMPANY

OHIO SAVINGS BANK, a Federal Savings
Bank, Formerly known as Ohio Savings Bank,
FSB

By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT

By: KIMBERLY HANNON
Title: VICE PRESIDENT



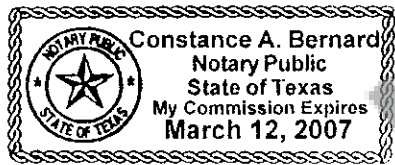
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STATE OF TEXAS
COUNTY OF HARRIS

On this 8th day of December 2004 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.

Constance A. Bernard
By:



STATE OF OHIO
COUNTY OF CUYAHOGA

On this the 8th day of December 2004 A.D. , before me, a Notary Public, appeared KIMBERLY HANNON to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said KIMBERLY HANNON 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.

Lottie R. Tuggle
By:



LOTTIE R. TUGGLE
Notary Public, State of Ohio
My Commission Expires 5/14/2005
Recorded in Cuyahoga County

