

Prepared by and after recording mail to:
SMI/Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817

State of Washington
County of Skamania

ID: 1151

Loan #: 3431023
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: JAMES O. HOLCROFT
Original Trustee: CHICAGO TITLE
Original Loan Amt: \$175,000.00
Property Address: 92 TREEFIC DRIVE, WASHOUGAL, WA 98671
Dated: 04/11/2005
Recording Date: 04/22/2005
Auditor File No.: 2005157071

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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS A NOMINEE FOR OHIO SAVINGS BANK, has caused these presents to be executed in its corporate name by its authorized officers this 7th day of December 2005 A.D.

STEWART TITLE GUARANTY COMPANY

By: 
Title: ASSISTANT VICE PRESIDENT


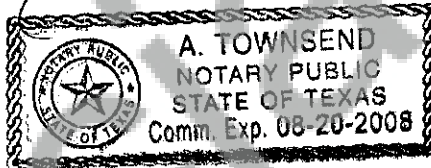
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS"), SOLELY AS A
NOMINEE FOR OHIO SAVINGS BANK

By: 
Title: AUTHORIZED AGENT



STATE OF TEXAS
COUNTY OF HARRIS

On this the 7th day of December 2005 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.

STATE OF TEXAS
COUNTY OF HARRIS

On this the 7th day of December 2005 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 AUTHORIZED AGENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS A NOMINEE FOR OHIO SAVINGS BANK, 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.

