

Requested/Prepared By: SMI

AFTER RECORDING MAIL TO:  
VIOLET I. JERMANN  
12 NOBLE FIR DRIVE, CARSON, WA 98610

State of Washington  
County of Skamania

ID: 896

Loan #: 2000030522  
Index:  
Job#: 168\_2409

## 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: VIOLET I. JERMANN  
Original Trustee: SKAMANIA COUNTY  
Original Loan Amt: \$119,700.00  
Property Address: 12 NOBLE FIR DRIVE, CARSON, WA 98610  
Dated: 11/24/2004  
Recording Date: 11/29/2004  
Auditor File No.: 2004155378

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, U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact., has caused these presents to be executed in its corporate name by its authorized officers this 11th day of January 2006 A.D.

STEWART TITLE GUARANTY  
COMPANY

By:   
By: MATTHEW J. KILBOY  
Title: ASSISTANT VICE PRESIDENT

U. S. Bank National Association, as Trustee for Home  
Equity Loan Trust 2005-HE1, by Saxon Mortgage  
Services Inc. as its attorney-in-fact.

By:   
By: CHERYL SWINSINSKI  
Title: ASSISTANT VICE PRESIDENT

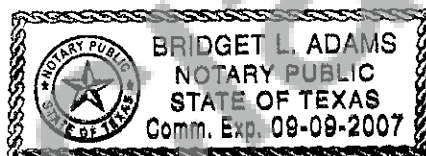


STATE OF TEXAS  
COUNTY OF HARRIS

On this the 11th day of January 2006 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 11th day of January 2006 A.D., before me, a Notary Public, appeared CHERYL SWINSINSKI to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said CHERYL SWINSINSKI 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.

