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1111 Alderman Drive

Ste #350

Alpharetta, GA 30005

Document Prepared By:

Ron Meharg, 888-362-9638

Property Address:

122 WINTER CREEK RD

STEVENSON, WA 98648

Recording Recorded By:

EMC Mortgage Corporation

Space Above for Recorder's Use Only

EMC

589

0005245212

CRef#:02/08/2008-PRef#:R087-POF

Date:01/09/2008-Print Batch ID:42260

WAstdor-eR2.0 07/09/2007

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and;

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, EMC Mortgage Corporation, whose address is 2780 Lake Vista Drive, Lewisville, TX 75067-3884, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, Fidelity National Title Insurance Company whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee, and the Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Borrower(s): **JAMES C HALVORSON AND MARY A HALVORSON, HUSBAND AND WIFE**

Original Trustee: **COMMONWEALTH LAND TITLE INS, CO.**

Original Beneficiary: **UNITED COMPANIES LENDING CORPORATION, A CORPORATION**

Date of Deed of Trust: **04/18/1997**

Loan Amount: **\$165,600.00**

Recording Date: **04/23/1997** Book: 164 Page: 635 Document #: 127940

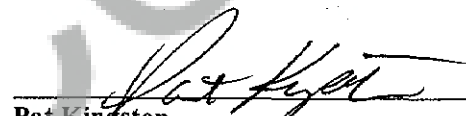
and recorded in the official records of the County of Skamania, State of Washington affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 01/15/2008.

EMC Mortgage Corporation

Fidelity National Title Insurance Company


Pat Kingston
Vice President


Pat Kingston
Asst. Vice Pres., Loan Documentation

State of GA
County of Fulton

On this date of 01/15/2008, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named **Pat Kingston** and **Pat Kingston**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Asst. Vice Pres., Loan Documentation and Vice President of EMC Mortgage Corporation and Fidelity National Title Insurance Company** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: _____



Nchimunya Hamwanza
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
September 4, 2011