



200409210025
 Skagit County Auditor
 9/21/2004 Page 1 of 2 8:56AM

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

Washington
 County of Skagit

ID: 925

Loan #: 3773792
 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: MADONNA R. TREADWAY AND BOB W. TREADWAY
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.("MERS"), ACTING SOLELY AS A NOMINEE FOR OHIO SAVINGS BANK
Original Trustee: FIRST AMERICAN TITLE COMPANY
Original Loan Amt: \$179,200.00
Property Address: 1903 CEDAR SPRING LN. , ANACORTES, WA 98221
Date of DOT: 10/15/2002
Auditor File No.: 200210300091

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 9th day of September 2004 A.D. .

STEWART TITLE GUARANTY COMPANY

MORTGAGE ELECTRONIC
 REGISTRATION SYSTEMS, INC.



By: BARBARA KASZA
 Title: ASSISTANT VICE PRESIDENT



By: SHERRY DOZA
 Title: AUTHORIZED AGENT



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STATE OF TEXAS
COUNTY OF HARRIS

On this 9th day of September 2004 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: _____



STATE OF TEXAS
COUNTY OF HARRIS

On this the 9th day of September 2004 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. , 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: _____



Skagit County Auditor