



200510200040  
Skagit County Auditor

10/20/2005 Page 1 of 2 9:17AM

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

Washington  
County of Skagit

ID: 955

Loan #: 1044150260  
Index:  
Job #: 168\_2408

## 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:	BENJAMIN A. ST. GERMAIN AND JULIE ST. GERMAIN
Original Beneficiary:	FIRST FRANKLIN FINANCIAL CORPORATION
Original Trustee:	FIRST AMERICAN
Original Loan Amt:	\$201,000.00
Property Address:	2101 RILEY ROAD, MOUNT VERNON, WA 98274
Date of DOT:	8/22/2003
Auditor File No.:	200308290168

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 the parties hereto have caused this instrument to be duly executed this 31st day of August 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

By: MATTHEW J. KILBOY  
Title: ASSISTANT VICE PRESIDENT

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan Trust  
2003-FFH2 by: Saxon Mortgage Services, Inc.  
as its attorney-in-fact

By: SHERRY DOZA  
Title: ASSISTANT VICE PRESIDENT

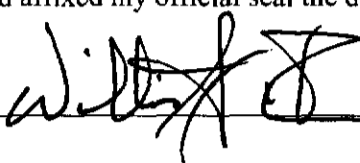


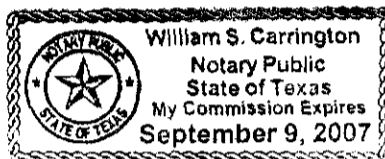
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STATE OF TEXAS  
COUNTY OF HARRIS

On this 31st day of August 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.

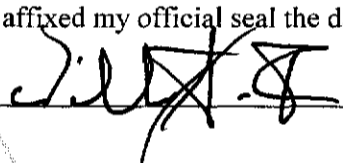
By: 

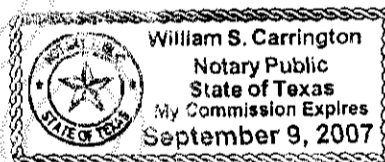


STATE OF TEXAS  
COUNTY OF HARRIS

On this the 31st day of August 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 ASSISTANT VICE PRESIDENT of Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 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 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: 



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