

First American Title



200601100144
Skagit County Auditor

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Record & Return To:
M.I.S.
4877 Galaxy Pkwy Ste I
Cleveland, OH 44128
SML/Attn. Sherry Doza
~~P.O. Box 540817~~
~~Houston, Texas 77254-0817~~

M.I.S. FILE NO.
746147

Washington
County of Skagit

ID: 899

Loan #: 1523342
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: KRISTAL L. MORGAN
Original Beneficiary: NEW CENTURY MORTGAGE CORPORATION
Original Trustee: LAND TITLE INSURANCE
Original Loan Amt: \$135,600.00
Property Address: 20314 SUNNE STREET, BURLINGTON, WA 98233
Date of DOT: 4/21/2004
Auditor File No.: 200404270124

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 5th day of January 2006 A.D. .

STEWART TITLE GUARANTY COMPANY


By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT

U.S. Bank National Association, as trustee for Home Equity Loan Trust 2004-HE5, by Saxon Mortgage Services Inc. as its attorney-in-fact.


By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT



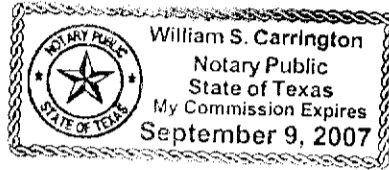
* 1 5 2 3 3 4 2 *

STATE OF TEXAS
COUNTY OF HARRIS

On this 5th 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.

By: _____

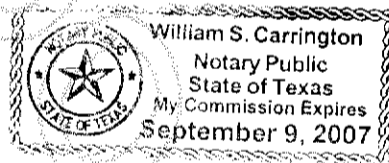


STATE OF TEXAS
COUNTY OF HARRIS

On this the 5th day of January 2006 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 U.S. Bank National Association, as trustee for Home Equity Loan Trust 2004-HE5, 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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