

When Recorded Return To:

RETURN TO: SMI/L.Boedeker 148\_2602  
P.O. Box 36369 WA / Skagit  
Houston, TX 77236 DENNIS H. PRATT AND



200611210094  
Skagit County Auditor

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RECORD FIRST

**APPOINTMENT OF SUCCESSOR TRUSTEE**

Irwin Home Equity #:0001680836 "PRATT" Lender ID:312/202/402220267 Skagit, Washington  
MERS #: 100031400433061838 VRU #: 1-888-679-6377

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

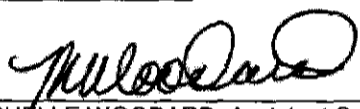
Original Trustor : DENNIS H. PRATT AND CHERYL A. PRATT, HUSBAND AND WIFE  
Original Beneficiary : MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY  
Dated: 09/24/2004 Recorded: 10/26/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200410260007 In the County of Skagit State of Washington

Property Address : 4525 EDMONT PL, MOUNT VERNON, WA 98273

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 9700 BISSONNET, SUITE 1500, HOUSTON, TX 77036 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

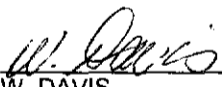
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY  
On October 6th, 2006

By:   
MICHELLE WOODARD, Assistant Secretary

STATE OF California  
COUNTY OF Contra Costa

On October 6th, 2006 before me, W. DAVIS, Notary Public, personally appeared MICHELLE WOODARD , personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
W. DAVIS  
Notary Expires: 08/10/2008 #1506785

