



200703200032
Skagit County Auditor

3/20/2007 Page 1 of 2 10:57AM

When Recorded return To:
First American RES
450 E. Boundary St.
Chapin, SC 29036

Document Prepared By:
Michelle Wymer, 888-603-9011
Property Address:
4902 PORTALIS WAY
ANACORTES, WA 98221-4011
Recording Recorded By:
NovaStar Mortgage, Inc.

Space Above for Recorder's Use Only

FNOV	000	4522312
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MIN #: 100080190040257313
MERS Telephone #:
888/679-6377CRef#:04/24/2007-PRef#:R085-P
OF Date:02/23/2007-Print Batch ID:19814

WAstdor-eR2.0 01/29/2007 Copyright (c) 2006 by DOCX LLC

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, MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A CORPORATION, whose address is **G4318 Miller Rd., Flint, MI 48507**, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, **First American Title Insurance Company** whose address is **450 E. Boundary St., Attn: Release Dept., Chapin, SC 29036**, 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): **JOSEPH J. NAPOLI AND CHERYL A. SIEGRIST-NAPOLI, HUSBAND AND WIFE**

Original Trustee: **FIRST AMERICAN TITLE COMPANY OF SKAGIT C**

Original Beneficiary: **MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC.**

Date of Deed of Trust: **01/28/2005**

Loan Amount: **\$513,900.00**

Recording Date: **02/04/2005** Book: **N/A** Page: **N/A** Document #: **200502040081**

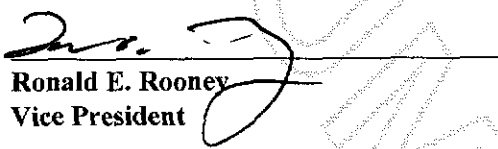
and recorded in the official records of the **County of Skagit**, State of **Washington** affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **03/13/2007**.

MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A CORPORATION

First American Title Insurance Company

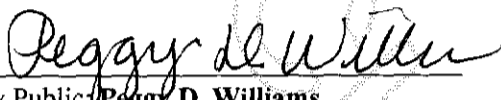

Kathleen Manly
Asst. Vice President


Ronald E. Rooney
Vice President

State of SC
County of Lexington

On this date of 03/13/2007, 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 **Ronald E. Rooney** and **Kathleen Manly**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Asst. Vice President** of **MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A CORPORATION** and **First American 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: **Peggy D. Williams**
My Commission Expires: **02/17/2015**

Peggy D. Williams
Notary Public
State of South Carolina



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