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1 9:40AM

When recorded return to: CHARLES SCHWAB BANK, N.A. P. O. Box 5452 4001 Leadenhall Road, SV03 Mt. Laurel, NJ 08054-5452 Brenda Rostrom Loan 0035668623

SUBSTITUTION OF TRUSTEE

Trustee Services, Inc. who address is P. O. Box 2980, Silverdale, WA 98383-2980 is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrower(s): ELIZABETH E SHERMAN /

Original Beneficiary: CHARLES SCHWAB BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$ 30,000

Date of Deed of Trust: 28 day of April 2006

Date Recorded: 05/19/2006

Book/Page: ./.

Document Number: 200605190115

Filed for record in SKAGIT County, State of WA

On this date of 13 day of September 2006

CHARLES SCHWAB BANK, N.A.

BARBARA E. WILSON

ASSISTANT VICE PRESIDENT

State of New Jersey, County of Burlington

On this date of 13 day of September 2006 before me, the undersigned, a Notary Public in and for the State of New Jersey, duly commissioned and sworn, personally appeared BARBARA E. WILSON to me known to be the ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for State of New Jersey

Residing at Mount Laurel

Michelle L. Milza

Notary Public of New Jersey

My commission expires January 29, 2007

