SUBSTITUTION OF TRUSTEE

R0603/4A

Whereas, Chicago Title Company is the Original Trustee, and the undersigned, Whidbey Island Bank , is the present beneficiary under that certain Deed of Trust executed by Sandra K. Russell, as Grantor on November 4, 2005, said Deed of Trust was recorded in the office of the county recorder of **Skagit** County on November 9 2005, under recording number 200511090077, and covers real property situated in the county of **Skagit**, State of Washington. Legal Description contained in said Deed of Trust.

Whereas the undersigned Beneficiary hereby substitute a new trustee under said Deed of Trust in the place and stead of said Trustee:

Now therefore, the undersigned Beneficiary hereby substitutes and appoints First American Title Company of Skagit, whose address is 1301B Riverside Drive, Mount Vernon, Washington 98273 as Successor Trustee under said Deed of Trust.

Dated ___July 5, 2006___

WHIDBEY ISLAND BANK
(Beneficiary)

By: _____

By: _____

By: _____

State of ___WASHINGTON___ }
County of ___SKAGIT___ } SS:

I certify that I know or have satisfactory evidence that ___Marguerite Watts___ is the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and on oath stated that he/she was authorized to execute the instrument and acknowledged it as the ___AVP, Private Banking Officer___ of WHIDBEY ISLAND BANK to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Date: ___7-06-06___

_____
Notary Public in and for the State of ___WASHINGTON___
Residing at ___COUPEVILLE, WA.___
My appointment expires: ___9-15-07___