When recorded return to: US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304 Release Department



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Document Prepared by:

WAST2-6 11/14/06

Loan #: 6800029739

Melissa Livers

Investor Loan #: 291176682

MIN #: 100167900000078178

PIN/Tax ID #:

VRU Tel.#: 888.679.MERS

**Property Address:** 45016 CEDAR ST

CONCRETE, WA 98237-

## SUBSTITUTION OF TRUSTEE

BISHOP, WHITE AND MARSHALL P.S. is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): LELAND M NIU AND WHITNEY R NIU, HUSBAND AND WIFE

Original Beneficiary: MERS AS NOMINEE FOR BANNER BANK Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Loan Amount: \$179,950.00

Date of Deed of Trust: 09/13/2005

Date Recorded: 09/23/2005 Document # 200509230200

and recorded in the official records of SKAGIT County, 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 1/18/2007.

MORTGAGE ELCTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR BANNER BANK

Liz Funk

Assistant Secretary

State of KY

County of DAVIESS

On this date of 1/18/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Liz Funk, known to me (or identified to me on the basis of satisfactory evidence) that he/she is the Assistant Secretary of MORTGAGE ELCTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR BANNER BANK, and was duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that he/she had so signed, executed and delivered said instrument 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: Bertha Knapp My Commission Expires: 04/29/2009

BERTHA KNAPP ARY PUBLIC - KENTUCKY