WHEN RECORDED MAIL TO:



3/7/2007 Page

1 of

1 9:49AM

CORBY CHADWICK 17098 BLODGETT RD MOUNT VERNON, WA 98274-5094

SUBSTITUTION OF TRUSTEE

Account Number: 65465415209980XXX DK

MIN # 100112065698079882 MERS Phone: 1-888-679-6377

WHEREAS, the original Trustor(s), CORBY J CHADWICK AND KIMBERLY K CHADWICK HUSBAND AND WIFE executed that certain Deed of Trust dated 6/9/2005 and recorded as Instrument/Document Number 200506140097, filed on 6/14/2005, in Book NA, at Page NA, Micro Film / Code Film NA, of the Official Records, in the Office of the Recorder of Skagit County, Washington, to the Trustee FIRST AMERICAN for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for the beneficial owner, MIT LENDING, whose address is P.O. Box 2026, Flint, MI 48501-2026, as original Beneficiary.

WHEREAS, Mortgage Electronic Registration Systems, Inc., desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN.

NOW THEREFORE, the undersigned Beneficiary as the present owner and holder of the Deed of Trust, does hereby substitute Wells Fargo Financial National Bank as Trustee under said Deed of Trust, to have all the powers of said original trustee, effective immediately.

Dated: 02/14/2007

Mortgage Electronic Registration Systems, Inc.

(Beneficiary)

Rachel Salveson, VP Loan Documentation

STATE OF MONTANA/COUNTY OF YELLOWSTONE }ss.

This foregoing instrument was acknowledged before me, the undersigned Notary Public, on 02/14/2007 by Rachel Salveson, VP Lean Documentation Mortgage Electronic Registration Systems, Inc.

Andrea Smith, Notary Public for the State of Montana

Residing at Billings, Montana

My commission expires: 10/10/2010

Document prepared by: Wells Fargo Bank, N.A., 2324 Overland Ave

PO Box 31557, Billings, MT 59102, 866-255-9102