

When recorded return to: US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304 Release Department 3/9/2007 Page

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1 9:59AM

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Document Prepared by:

WAST2-6 11/14/06

Loan #: 6003188865

Melissa Livers

Investor Loan #: 6003188865

MIN #: 100363800001001124

PIN/Tax ID #:

VRU Tel.#: 888.679.MERS

Property Address: 6056 S SHORE ROAD

ANACORTES, WA 98221-

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): DENNIS S KOGER AND BARBARA J KOGER Original Beneficiary: MERS AS NOMINEE FOR HERITAGE BANK Original Trustee: CHICAGO TITLE COMPANY - ISLAND DIVISION

Loan Amount: \$120,000.00

Date of Deed of Trust: 12/23/2004

Date Recorded: 12/29/2004 Document #: 200412290158

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 2/12/2007.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS
NOMINEE FOR HERITAGE BANK

Liz Funk

Assistant Secretary

State of KY

County of DAVIESS

On this date of 2/12/2007, 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 ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR HERITAGE 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: Stephanie McBrayer My Commission Expires: 11/07/2009 OFFICIAL SEAL STEPHANIE McBRAYER NOTARY PUBLIC - KENTUCKY STATE-AT-LARGE