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111:02AM

WHEN RECORDED MAIL TO:

AMY RICHARDS
4204 A AVE
ANACORTES, WA 98221-4423

SUBSTITUTION OF TRUSTEE

Account Number: 65465411740510XXX NM

MIN # 1001643-0100003654-3 MERS Phone: 1-888-679-6377

WHEREAS, the original Trustor(s), AMY RICHARDS AND KEVIN SCHWARTZ. executed that certain Deed of Trust dated 04.20.2005 and recorded as Instrument/Document Number 200504250143, filed on 04.25.2005, in Book N/A, at Page N/A, Micro Film / Code Film N/A, of the Official Records, in the Office of the Recorder of Skagit County, Washington, to the Trustee FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for the beneficial owner, THE BANK OF THE PACIFIC DBA BANK NORTHWEST, 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 TITLE COMPANY OF SKAGIT COUNTY. 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: 02/22/2007

Mortgage Electronic Registration Systems, Inc.

(Beneficiary)

Nicole Day, VP Loan Documentation

STATE OF MONTANA/COUNTY OF YELLOWSTONE \\ \}ss.

This foregoing instrument was acknowledged before me, the undersigned Notary Public, on 02/22/2007 by

Nicole Day, VP Loan Documentation Mortgage Electronic Registration Systems, Inc.

Jaime Staebler, Notary Public for the State of Montana

Residing at Billings, Montana

My commission expires: 04/10/2010

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

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

