



200706040062
Skagit County Auditor

6/4/2007 Page 1 of 1 9:10AM

**RECORDING REQUESTED BY AND
AFTER RECORDING MAIL TO:**

UPF INCORPORATED
Ref #37988-161517
910 WEST BOONE AVE.
SPOKANE, WA 99201

SUBSTITUTION OF TRUSTEE

WHEREAS, Northwest Financial Corporation is the original Trustee; and the undersigned, Banner Bank is the present Beneficiary under that certain Deed of Trust executed by Norman R Pennington, who acquired title as Norman R Pennington, as his separate property, dba Pennington Construction, as Trustor(s) on 4/26/2006, and was recorded in the office of the Skagit County Recorder, State of Washington on 4/28/2006 in Book N/A at Page N/A under Recording No. 200604280088, and covers the real property situate in Skagit County, Washington, as described herein.

WHEREAS, the undersigned Beneficiary now desires to substitute a new Trustee under said trust Deed in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned Beneficiary hereby substitutes and appoints UPF INCORPORATED, whose address is 910 West Boone Avenue, Spokane, Washington 99201, as Successor Trustee under said Deed of Trust.

Loan# 72056509

BANNER BANK

DATED: 05/24/2007

BY: 

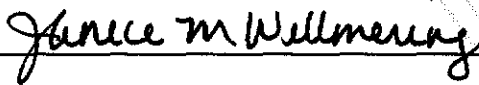
Randy Absalonson, President of UPF Incorporated Attorney-in-Fact for Banner Bank

STATE OF WASHINGTON)
County of Spokane) ss.

On 5/24/2007 before me, the undersigned Notary Public, personally appeared Randy Absalonson, President of UPF Incorporated, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same in his/her/their authorized capacity(ies) as Attorney-in-Fact for Banner Bank to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

WITNESS my hand and official seal.

JANICE M WILLMERING
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
FEBRUARY 1, 2010


NOTARY PUBLIC in and for the State of Washington
My commission expires: 2/1/2010