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1 10:39AM

When Recorded Mail To: R.E.F.S. INC. 9070 IRVINE CENTER DRIVE # 120 IRVINE, CA 92618

Loan Number: 8822246

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute **REFS INC**.

WHEREAS OLD REPUBLIC TITLE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

Trustor(s): EUI JIN YOO AND YUN YOUNG YOO, HUSBAND AND WIFE Original Beneficiary: HANMI BANK

Deed of Trust dated 08-19-2004, and recorded 08-23-2004, under Instrument/File No 200408230170, in Book/Reel/ Volume/Docket N/A, Page/Image N/A, of Official Records in the Office of the Recorder of SKAGIT County, State of WASHINGTON

Dated 01-16-2008

HANMI BANK BY IT ATTORNEY IN FACT R.E.F.S. INC.

BY:

JESSE M. BERBER, VICE PRESIDENT

STATE OF <u>CALIFORNIA</u> COUNTY OF ORANGE

On 01-16-2008, before me, DANH N. LE, a Notary Public, in and for ORANGE, California, said County and State, personally appeared JESSE M. BERBER 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 to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary Public in and for said County and State

DANH N. LE

COMM. #1528686

NOTARY PUBLIC • CALIFORNIA COMME COUNTY

Comm. Exp. NOV. 21, 2008