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1 1:52PM

Loan #: 0217592708

SUBSTITUTION OF TRUSTEE

WHEREAS, CHRISTOPHER J. WHAN AND MICHELE A. LOWE-WHAN was the original Trustor, CHICAGO TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC was the original Beneficiary under that certain Deed of Trust recorded in SKAGIT County, Washington, under Document # 200910300168, or Book, Page.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, as Trustee under said Deed of Trust.

By:

KIM GOELZ VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on 10/ /2011 (MM/DD/YYYY), by KIM GOELZ as VICE PRESIDENT for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR M & T BANK, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

KARIN ENRIQUE CHANDIAS Notary Public - State of FLORIDA Commission expires: 05/22/2015 Karin Enrique Chandias
Notary Public State of Florida
My Commission # EE 095894
Expires May 22, 2015

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