



201211130044  
Skagit County Auditor

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

UPF WASHINGTON INCORPORATED  
Ref #82470-323643  
12410 E. MIRABEAU PKWY #100  
SPOKANE VALLEY, WA 99216

**SUBSTITUTION OF TRUSTEE**

WHEREAS, Land Title of Skagit County is the original Trustee; and the undersigned, MERS (Mortgage Elec.Reg. Systems Inc.) as nominee for Golf Savings Bank N/K/A Sterling Savings Bank is the present Beneficiary under that certain Deed of Trust executed by Lance Ho and Wen Chun Lo, husband and wife, as Trustor(s) on 7/28/2010, and was recorded in the office of the Skagit County Recorder, State of Washington on 7/30/2010 in Book N/A at Page N/A under Recording No. 201007300065, 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 Deed of Trust in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned Beneficiary hereby substitutes and appoints UPF WASHINGTON, INCORPORATED, whose address is 12410 E. Mirabeau Parkway Suite 100, Spokane Valley, WA 99216, as Successor Trustee under said Deed of Trust.

Loan# 112402683

**MERS (MORTGAGE ELEC.REG. SYSTEMS INC.) AS  
NOMINEE FOR GOLF SAVINGS BANK N/K/A STERLING  
SAVINGS BANK**

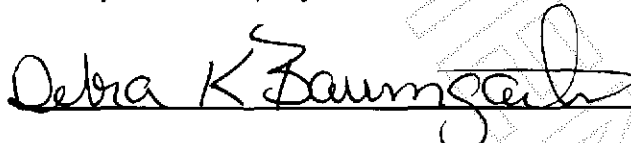
DATED: 11/05/2012

BY:   
Brian Thompson, Vice President of UPF Washington  
Inc., Attorney-in-Fact for Sterling Savings Bank

STATE OF WASHINGTON )  
County of Spokane ) ss

On 11/5/2012 before me, the undersigned Notary Public, personally appeared Brian Thompson, Vice President of UPF Washington Inc., 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 Sterling Savings 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.



**DEBRA K. BAUMGARTNER  
NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION EXPIRES  
AUGUST 12, 2014**

NOTARY PUBLIC in and for the State of Washington  
My commission expires: 8/12/14