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KERRY D HAYES
2611 "B" AVE
ANACORTES, WA 98221
Account No.: N/A

- SPACE ABOVE FOR RECORDER'S USE ONLY -

Recon No.: E-318112 SUBSTITUTION OF TRUSTEE

WHEREAS, KERRY D HAYES, MARTHA D HAYES, was the original Trustor, FIRST AMERICAN TITLE COMPANY was the original Trustee, and USA MORTGAGE CORP. was the original Beneficiary under that certain Deed of Trust dated February 15, 2001 and recorded on February 21, 2001, as Instrument No. 200102210057, of Official Records of SKAGIT County, Washington, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

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

NOW, THEREFORE, the undersigned hereby substitutes HOUSEHOLD BANK f.s.b., a WA Corporation, whose address is 931 Corporate Center Dr., Pomona, California 91768, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS INC.

STELLA M. FLORES ASSISTANT SECRETARY

Dated November 8, 2001 STATE OF CALIFORNIA COUNTY OF LOS ANGELES

SS.

On November 8, 2001, before me, P.A. COLUCCI, a Notary Public in and for said State, personally appeared STELLA M. FLORES 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.

Signature

P. A. COLUCCI
Commission # 1161972
Notary Public — California
Los Angeles County
My Comm. Expires Nov 17, 2001

(This area for official notarial seal)