



200201240216  
Skagit County Auditor

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DEBORAH L BALLARD  
10600 VISTA VISTA DRIVE  
SEDRO WOOLLEY, WA 98284

Account No.: 921702

SPACE ABOVE FOR RECORDER'S USE ONLY

Recon No.: B-324399 **SUBSTITUTION OF TRUSTEE**

**WHEREAS**, DEBORAH L BALLARD, was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and BENEFICIAL WASHINGTON INC. d/b/a Beneficial Mortgage Co. of Washington was the original Beneficiary under that certain Deed of Trust dated May 12, 2000 and recorded on May 17, 2000, as Instrument No. 200005170017, 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.

BENEFICIAL WASHINGTON INC. d/b/a  
Beneficial Mortgage Co. of Washington  
By Stella M. Flores  
**STELLA M. FLORES**  
ASSISTANT SECRETARY

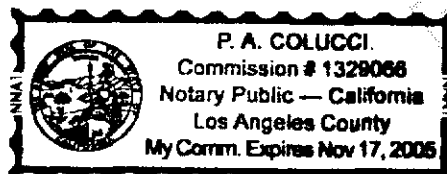
Dated December 26, 2001  
STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

)  
) SS.

On December 26, 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 Stella M. Flores



(This area for official notarial seal)