



200212310294
Skagit County Auditor

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This Space for Recorder's Use Only

WAST2-4 05/22/02

Document Prepared by:
Susan Carstens
When recorded return to:
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.

Loan #: **8009130413**
Investor Loan #: **1677753922**
Pool #: **000058**
PIN/Tax ID #: **P108374**
Property Address:
3402 G AVE
ANACORTES, WA 98221

SUBSTITUTION OF TRUSTEE

BISHOP, LYNCH AND WHITE, P.S is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): **KYLE G KARSTENS AND DEBORAH J KARSTENS, HUSBAND AND WIFE,**

Original Beneficiary: **NAVY FEDERAL CREDIT UNION**

Original Trustee: **Land Title Company**

Loan Amount: **\$175,850.00**

Date of Deed of Trust: **07/02/2001**

Date Recorded: **07/03/2001**

Book: **0**

Page: **10F15**

Instrument Number: **200107030134**

and recorded in the records of **SKAGIT** County, State of **Washington**, and more particularly described on said Deed of Trust referred to herein.

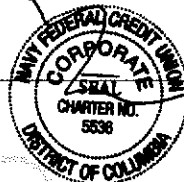
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **11/18/2002**.

NAVY FEDERAL CREDIT UNION



Denise M. Ouellette

Denise M. Ouellette
Vice President



Mary E. McCreary
Assistant Treasurer

State of **VA**

County of **FAIRFAX**

On this date of **11/18/2002**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Denise M. Ouellette** and **Mary E. McCreary**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Assistant Treasurer** respectively of **NAVY FEDERAL CREDIT UNION**, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Beverly M. Sharp

Notary Public: **Beverly M. Sharp**
My Commission Expires: **06/30/2004**

