2/20/2003 Page 1 of 1 10:02AM

When Recorded Mail To:

Trustee Services Inc. P.O. Box 2980 Silverdale, WA 98383-2980

SUBSTITUTION OF TRUSTEE

L50663

Loan No:

354464570-06

Trustee Service Inc. is hereby appointed successor Trustee under that certain Deed of Trust described below:

Borrower:

Thomas R. and Sheila M. Fichter

Trustee:

Island Title Company

Beneficiary:

Credit Union of the Pacific

Dated: October 23, 2000 Recorded: October 31, 2000 Auditor's File 200010310134

Recorded in Skagit County, State of Washington

Signed this 10th day of February 2003

Credit Union of the Pacific

Formerly, AGE Federal Credit Union

Mariano

Roberta Varriano / Loan Servicing Specialist

STATE OF WASHINGTON

COUNTY OF: King

On this 10th day of February 2003 before me, the undersigned, a Notary Public in and of the State of Washington, duly commissioned and sworn, personally appeared Roberta Varriano, Loan Servicing Specialist, of Credit Union of the Pacific, the corporation that executed the foregoing instrument, and acknowledged the said instruments to be the free and voluntary act and deed of said corporation, for the used and purposes therein mentioned, and on oath stated that she authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Washington

residing at