

3/10/2004 Page

1 of

1 9:08AM

This Space for Recorder's Use Only

Document Prepared by:

Loan #: 8400011539

Teresa Ling

Investor Loan #: 693631899

When recorded return to: **US Bank Home Mortgage** Pool #: PIN/Tax ID #:

P.O. Box 20005

Property Address:

Owensboro, KY 42301 Release Department

20401 JAMES ST

MOUNT VERNON, WA 98274-7735

SUBSTITUTION OF TRUSTEE

BRIAN LYNCH is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): CHARLES M TEWALT AND DENICE M TEWALT, WHO ACQUIRED TITLE AS DENISE M

TEWALT HUSBAND AND WIFE

Original Beneficiary: HORIZON BANK

Original Trustee: WESTWARD FINANCIAL SERVICES

Date of Deed of Trust: 12/19/2002

Loan Amount: \$79,000.00

Date Recorded: 12/20/2002

Book:

Instrument Number: 200212200152

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 2/13/04.

US BANK, NA, SUCCESSOR BY MERGER TO FIRSTAR BANK, NA SUCCESSOR BY MERGER TO HORIZON BANK

Page:

Teresa Ling

Mortgage Documentation Officer

State of KY County of DAVIESS

Thuman management of the second On this date of 2/13/04, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Teresa Ling, known to me (or identified to me on the basis of satisfactory evidence) that he/she is the Mortgage Documentation Officer of US BANK, NA, SUCCESSOR BY MERGER TO FIRSTAR BANK, NA SUCCESSOR BY MERGER TO HORIZON BANK, , and was duly authorized in his/her respective capacity 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 he/she had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

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

Notary Public: SAMANTHO

My Commission Expires: 10/7/06