

7/2/2004 Page

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Document Prepared by:

Diamond Cisneros

When recorded return to: US Bank Home Mortgage

P.O. Box 20005

Owensboro, KY 42304

Release Department

Loan #: 8400012977

Investor Loan #: 781579961

Pool #:

PIN/Tax ID #:

Property Address:

21256 PLAZA DRIVE

SEDRO WOOLLEY, WA 98284-0000

SUBSTITUTION OF TRUSTEE

WILLIAM L BISHOP, JR is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): RICHARD NEWTON BYFORD AND JOANN DARLENE ROYTER, WHO ACQIRED TITLE AS JOANN DARLENE BYFORD, HUSBAND AND WIFE

Original Beneficiary: HORIZON BANK

Original Trustee: WESTWARD FINANCIAL SERVICES

Loan Amount: \$45,000.00

Date of Deed of Trust: 01/07/2003

Date Recorded: 01/09/2003

Book:

Page:

Instrument Number: 200301090064

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 6/14/04.

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

Kelly Hillard

Mortgage Documentation

State of KY

County of DAVIESS

On this date of 6/14/04, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Kelly Hillard, 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 seal on the date hereinabove set forth.

Notary Public: Laurie Emmick

My Commission Expires: 03/19/2005

ac