

When Recorded Mail To:

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



200411290053

Skagit County Auditor

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SUBSTITUTION OF TRUSTEE

Loan No. 1232510-31

TSI No. W45878G

TRUSTEE SERVICES, INC. whose address is
P.O. Box 2980, Silverdale, WA 98383

is hereby appointed successor trustee under that certain Deed of Trust described below:

Original Borrower:

MICHAEL G. RIDER AND TIMI E. RIDER

Original Trustee:

ISLAND TITLE CO

Original Beneficiary:

QUALSTAR CREDIT UNION

Dated : 11/12/2004
Recorded : 10/29/2004
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Filed for record in SKAGIT County, State of WASHINGTON

Date: 11/23/04

Qualstar Credit Union

Tammie L. Ormerod, Acting Agent

State of Washington, County of Kitsap

On 11/23/04, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Tammie L. Ormerod to me know to be the Acting Agent of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he is 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 Silverdale

Notary Public
State of Washington
DANIEL W. ORMEROD
Commission Expires 06-14-06