When Recorded Mail To:

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



12/10/2004 Page

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1 9:35AM

## SUBSTITUTION OF TRUSTEE

Loan No. 54430-90 TRUSTEE SERVICES, INC. whose address is P.O. Box 2980, Silverdale, WA 98383 TSI No. W46278G

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

Original Borrower:
ARTURO H. ESPINOZA
REYNALDA C. ESCPINOZA

Original Trustee: T. D. SERVICE

Original Beneficiary: SEATTLE METROPOLITAN CREDIT UNION

Dated : 03/12/2002 Recorded : 03/22/2002 Auditor's F/# : 200203220071

Re-Recorded : Auditor's F/# : Book / Reel :

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Filed for record in SKAGIT County, State of WASHINGTON

Date: 11/30/04

Seattle Metropolitan Credit Union

Tammie L. Ormerod, Acting Agent

State of Washington, County of Kitsap
On 11/30/04, 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
State of Washington
DANIEL W. ORMEROD
Commission Expires 06-14-06

Notary Publicain and for the State of Washington

Residing at Silverdale