RECORD AND RETURN TO: FLEET SERVICES CORP 315 COURT ST UTICA NY 13502

200501100098 Skagit County Auditor 1/10/2005 Page 1 of 1 0.5

1 9:39AM

DEED OF SUBSTITUTION OF TRUSTEES

This Deed of Appointment of Substitute Trustees, made this DECEMBER 31, 2004 by FLEET NATIONAL BANK, 111 Westminster Street, Providence, RI 02901.

Whereas, holder is the holder of that promissory note dated MAY 22, 2002 where STEVEN E MONRAD is/are Grantor(s), in the principal sum of \$23,600.00(herein "note") secured by that certain deed of trust, of even date therewith, recorded on JULY 30, 2002among the land records of SKAGIT County, State of Washington as/at Inst.No 200207300039 encumbering the following described property:

ALL THAT CERTAIN PLAT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING IN DUBLIN, COUNTY OF FRANKLIN, AND STATE OF OHIO, BEING MORE PARTICULARLY DESCRIBED IN DEED RECORDED IN THE FRANKLIN COUNTY REGISTRY OF DEEDS. TAX PARCEL ID# 3806-010-009-0000

Whereas, said Deed of Trust grants to holder, the irrevocable power to appoint, at it's sole discretion, a Substitute Trustee by recording a Deed of Appointment, vesting in the Substitute Trustee or Trustees the same powers as are conferred upon the original Trustee(s).

Now therefore, holder, in the exercise of the powers vested in it under the terms of said deed of Trust, does hereby constitute, designate and appoint JAMES T SPALLONE as Successor and Substitute trustee(s) under the aforesaid Deed of Trust with all powers and duties conferred by said deed of Trust upon the original trustee(s) thereunder.

In Testimony Whereof, said Corporate holder has had its corporate seal hereto attached and causes these presents to be signed with its corporate name by RONALD L BILODEAU, its BANKING OFFICER attested by-LINDA SHOOK its BANKING OFFICER and does hereby appoint LINDA SHOOK to be its ATTORNEY IN FACT, the same to acknowledge and deliver these presents according to the law, this DECEMBER 31, 2004.

NATIONAL BAN ÅΤ OOK, BANKING OFFICER RONALD L BILODEAU, BANKING **ÓFEI** LINDA STATE OF NEWYORK, ss: COUNTY OF ONEIDA, ss: The foregoing was acknowledged before me on DECEMBER 31, 2004, by RONALD LODEAU, BANKING OFFICER for FLEET NATIONAL BANK. DEBRA PASCH Notary Public in the State Of New York PREPARED BY: tary Public Appointed in Onelda County FLEET SERVICES CORP AUG 0 2 2005 My Commission Expires 315 COURT ST UTICA NY 13502REFERENCE: 039028DEC04