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1 10:45AM

WHEN RECORDED MAIL TO:

MICHEL K DAOU 4219 MARINE HEIGHTS WAY ANACORTES, WA 98221-8285

SUBSTITUTION OF TRUSTEE

Account Number: 65065087856191998

WHEREAS, the original Trustor(s), MICHEL K DAOU, AND ELIANE N DAOU, HUSBAND AND WIFE executed that certain Deed of Trust dated 7/1/2005 and recorded as Instrument/Document Number 200507260104, filed on 7/26/2005, in Book NA, at Page NA, Micro Film / Code Film NA, of the Official Records, in the Office of the Recorder of Skagit County, Washington, to the Trustee CHICAGO TITLE INSURANCE COMPANY for the benefit of Wells Fargo Bank, N.A., as original Beneficiary.

WHEREAS, the undersigned is successor in interest to the original Beneficiary and is the present Beneficiary under the Deed of Trust, and desires to substitute a new Trustee under said Deed of Trust in place and stead of CHICAGO TITLE INSURANCE COMPANY.

NOW THEREFORE, the undersigned Beneficiary present owner and holder of the Deed of Trust, does hereby substitute Wells Fargo Financial National Bank as Trustee under said Deed of Trust, to have all the powers of said original trustee, effective immediately.

Dated: 12/13/2005

Wells Fargo Bank, N.A.

(Beneficiary)

DeLaine Keefer, Collateral Officer

STATE OF MONTANA/COUNTY OF YELLOWSTONE }ss.

This foregoing instrument was acknowledged before me, the undersigned Notary Public, on this 12/13/2005 by DeLaine Keefer, Collateral Officer for Wells Fargo Bank, N.A.

Lukas VanDyke, Notary Public for the State of Montana

Residing at Billings, Montana

My commission expires: 06/10/2009

Document prepared by: Wells Fargo Bank, N.A., 2324 Overland Ave

PO Box 31557, Billings, MT 59102, 866-255-9102