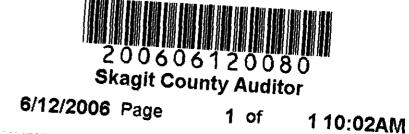
When Recorded Mail To:



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

SUBSTITUTION OF TRUSTEE

TSI No. W86619G 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:

MARY JANE PENMAN AN UNMARRIED INDIVIDUAL

Original Trustee:

LAND TITLE COMPANY

Original Beneficiary: PEOPLES BANK

Dated

: 07/06/2005

Recorded

: 07/11/2005

Auditor's F/# : 200507110115

Auditor's F/#:

Book / Reel : N/A

Book / Reel

Re-Recorded:

Page

: N/A

Page

Filed for record in SKAGIT County, State of WASHINGTON

Date: 06/09/06

Mortgage Electronic Registration Systems, Inc.

Tammie L. Ormerod, Vice President

State of Washington, County of Kitsap

On 06/09/06, 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 Vice President 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.

Witness my hand and official seal hereto affixed the day and year first above written.

MEUSSA D HASSETT **NOTARY PUBLIC** STATE OF WASHINGTON MY COMMISSION EXPIRES 3/1/2008

Notary Public in and for the State of Washington Residing at Silverdale