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RECORDING REQUESTED BY AND AFTER RECORDING MAIL TO:

UPF INCORPORATED Ref #35581-153438 910 WEST BOONE AVE SPOKANE, WA 99201

SUBSTITUTION OF TRUSTEE

WHEREAS, FS Service Corporation is the original Trustee; and the undersigned, 1st Security Bank of Washington is the present Beneficiary under that certain Deed of Trust executed by Dernice Hochfeld, as her separate estate, as Trustor(s) on 4/5/2006, and was recorded in the office of the Skagit County Recorder, State of Washington on 4/10/2006 in Book N/A at Page N/A under Recording No. 200604100107, and covers the real property situate in Skagit County, Washington, as described herein.

WHEREAS, the undersigned Beneficiary now desires to substitute a new Trustee under said trust Deed in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned Beneficiary hereby substitutes and appoints UPF INCORPORATED, whose address is 910 West Boone Avenue, Spokane, Washington 99201, as Successor Trustee under said Deed of Trust.

Loan# 89045810008 1ST SECURITY BANK OF WASHINGTON

DATED: 03/12/2007

Randy Absalonson, President of UPF Incorporated Attorney-in-Fact for 1st Security Bank of Washington

STATE OF WASHINGTON

County of Spokane

ss.

On 3/12/2007 before me, the undersigned Notary Public, personally appeared Randy Absalonson, President of UPF Incorporated, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same in his/her/their authorized capacity(ies) as Attorney-in-Fact for 1st Security Bank of Washington to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

WITNESS my hand and official seal.

JANICE M WILLMERING NOTARY PUBLIC

STATE OF WASHINGTON COMMISSION EXPIRES FEBRUARY 1, 2010 NOTARY PUBLIC in and for the State of Washington My commission expires: 2/1/2010