



200706050026
Skagit County Auditor

6/5/2007 Page

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1 9:14AM

AFTER RECORDING RETURN TO: THE CIT GROUP/SALES FINANCING, INC.
8000 SAGEMORE DR., STE. 8202
MARLTON, NJ 08053 ATTN: FRAN ALBERTSON

SUBSTITUTION OF TRUSTEE

R070177A

THE UNDERSIGNED IS THE OWNER AND HOLDER OF THE DEED OF TRUST DESCRIBED BELOW AND THE PROMISSORY NOTE/NOTES SECURED THEREBY. THE UNDERSIGNED HEREBY APPOINTS FIRST AMERICAN TITLE INSURANCE COMPANY AS SUCCESSOR TRUSTEE OF SAID DEED OF TRUST, TO HAVE ALL THE POWERS OF SAID ORIGINAL TRUSTEE, EFFECTIVE IMMEDIATELY.

ESCROW NO.	N/A
GRANTOR	WADE E. BERNHARD AND SHELLY E. BERNHARD, HUSBAND AND WIFE
ORIGINAL TRUSTEE	DCBL, INC., A WASHINGTON CORP.
BENEFICIARY	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR FINANCE AMERICA, LLC & ASSIGNED TO THE CIT GROUP/CONSUMER FINANCE, INC.
DATE	APRIL 18, 2004
RECORDING DATE	JULY 16, 2004
AUDITORS FILE NO.	<u>200407160062</u>
COUNTY OF RECORDING	SKAGIT
STATE OF RECORDING	WA

YOU ARE HEREBY DIRECTED, ON PAYMENT TO YOU OF ANY SUMS OWING TO YOU UNDER THE TERMS OF SAID TRUST DEED OR PURSUANT TO STATUTE, TO RECONVEY, WITHOUT WARRANTY, TO THE PARTY OR PARTIES ENTITLED THERETO BY THE TERMS OF SAID TRUST DEED, THE ESTATE NOW HELD BY YOU UNDER THE SAME.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR
THE CIT GROUP/CONSUMER FINANCE, INC.

DATED: April 26, 2006

BY:

NAME: THOMAS CRITCHLEY
TITLE: ASST. VICE PRESIDENT

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

THIS INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 26TH DAY OF APRIL, 2006 BY, THOMAS CRITCHLEY, ASST. VICE PRESIDENT ON BEHALF OF SAID CORPORATION.

Frances B. Albertson
NOTARY PUBLIC: FRANCES B. ALBERTSON
MY COMMISSION EXPIRES: 1/17/2008

ACCT #0000980071368 /FBA
MIN # 1000523 0037024000 0
MERS TELEPHONE # 1-888-679-6377