200 707 19009 Skagit County Auditor 7/19/2007 Page 1 of 1 9:59AM

When recorded return to: NATHAN YARUSSO 4809 CYPRESS DRIVE ANACORTES, WA 98221

This Space for Recorder's Use Only

Document Prepared by:

Loan #: 8013052918

Oscar A Semendy

Investor Loan #: 8013052918

PIN/Tax ID #: Property Address: 4809 CYPRESS DRIVE ANACORTES, WA 98221-

SUBSTITUTION OF TRUSTEE

BISHOP, WHITE & MARSHALL, P.S is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): NATHAN J. YARUSSO AND SARAH YARUSSO, HUSBAND AND WIFE

WAST2-6 11/14/06

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: DCBL, INC., A WASHINGTON CORPORATION

Loan Amount: \$50,000.00

Date of Deed of Trust: 12/03/2005

Date Recorded: 12/15/2005 Page: 1-11 Document #: 200512150073

and recorded in the official records of SKAGIT County, State of Washington affecting Real Property and more particularly described on said Deed of Trust referred to herein

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 7/9/2007.

NAVY FEDERAL CREDIT UNION

Delana R. Newman Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 7/9/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman, known to me (or identified to me on the basis of satisfactory evidence) that he/she is the Assistant Treasurer of NAVY FEDERAL CREDIT UNION, and was duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that he/she had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Oscar A. Semendy My Commission Expires: 03/31/2008

OSCAR A. SEMENDY
Notary Public
Commonwealth of Virginia
My Commission Expires Mar 31, 2008