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9/12/2007 Page

1 9:50AM

Substitution of Trustee

Trustee Services, Inc. who's address is P.O. Box 2980, Silverdale, WA 98383-2980, is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: MICHAEL P. JOYNER / MARY CATHERINE CARPENTER

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee

for USAA FEDERAL SAVINGS BANK

Original Trustee: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Loan Amount: \$264000.00

Date of Deed of Trust: August 13, 2004 Date Recorded: August 13, 2004

Book/Page:

Document Number: 200408130196

Filed for record in Skagit County, State of Washington

On this date of 7th day of September, 2007

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for USAA

FEDERAL SAVINGS BANK

Bryce Lins, Assistant Secretary

State of Minnesota, County of Ramsey

On September 7, 2007 before me, the undersigned, a Notary Public in and for the State of Minnesota, duly commissioned and sworn, personally appeared Bryce Lins to me known to be the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for USAA FEDERAL SAVINGS BANK 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/she is authorized to execute the said instrument.

WITNESS my hand and official seal hereto fixed the day and year first above written.

Rosalyn R Larson-McCord

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2008

Residing at Anoka County, Minnesota

NROSALYN R. LARSON-MCCORD ₹ Notary Public-Minnesota My Commission Expires Jan 31, 2008

Prepared By: May Her Mortgage Service Center 4001 Leadenhall Road, MS SV03

Mt. Laurel, New Jersey USA 08054-5452

Loan#: 0026530295 Invoice#: E0875705

U41346600-01GR01

SUBSTITUTION OF LOAN# 0026530295

US Recordings