When recorded return to: Navy Federal Credit Union P. O. Box 3305 Merrifield, VA 22119-3305



9/28/2007 Page

1 9:36AM

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Document Prepared by:

WAST2-6 11/14/06

Loan #: 8013298636

Rossana C Vibas

Investor Loan #: 8013298636 PIN/Tax ID #: P63426 Property Address:

42034 CEDAR ST

CONCRETE, WA 98237-

SUBSTITUTION OF TRUSTEE

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

Original Grantor(s): DAVID W SCHERER AND MARGI A SCHERER, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: DCBL, INC., A WASHINGTON CORPORATION

Loan Amount: \$30,000.00

Date of Deed of Trust: 03/24/2006

Date Recorded: 04/06/2006 Book: 0 Page: 1 Document #: 200604060063

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 8/28/2007.

NAVY FEDERAL CREDIT UNION

Delana R. Newman Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 8/28/2007, 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: Rossana Vibas

My Commission Expires: 04/30/2011

ROSSANA VIBAS Notary Public Commonwealth of Virginia 7105974

My Commission Expires Apr 30, 2011