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

Attn: Mortgage Servicing - Payoff Dept.

Skagit County Auditor

12/31/2007 Page

1 of

1 10:19AM

This Space for Recorder's Use Only

Document Prepared by: Arama P Bansah

WAST2-6 11/14/06

Loan #: 8011611905

Investor Loan #: 1696344565 PIN/Tax ID #: 38091150030000

Property Address:

3707 WEST 8TH STREET 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): MATTHEW B COMMERFORD AND GINGER S COMMERFORD, HUSBAND AND

WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION Original Trustee: CHICAGO TITLE ISLAND DIVISION

Loan Amount: \$223,200.00

Date of Deed of Trust: 06/17/2004

Date Recorded: 06/22/2004 Document #: 200406220168

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 12/7/2007.

NAVY FEDERAL CREDIT UNION

Delana R. Newman Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 12/7/2007, 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: Arama Bansah

My Commission Expires: 10/31/2009

ARAMA BANSAH Notary Public Commonwealth of Virginia 363821

My Commission Expires Oct 31, 2009