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1 10:58AM

When Recorded Mail To:

Trustee Services, Inc. P.O. Box 2980 Silverdale, WA 98383-2980

SUBSTITUTION OF TRUSTEE

TSI No. W148815G

TRUSTEE SERVICES, INC. whose address is P.O. Box 2980, Silverdale, WA 98383 is hereby appointed successor trustee under that certain Deed of Trust described below:

Original Borrower:

STEPHEN LOUIA AND JODENE N LOUIA HUSBAND AND WIFE

Original Trustee:

WESTWARD FINANCIAL SERVICES

Original Beneficiary: HORIZON BANK

Dated

: 01/30/2003

Recorded

: 01/31/2003

Re-Recorded: Auditor's F/#

Auditor's F/#: 200301310187

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Filed for record in SKAGIT County, State of WASHINGTON

Date: 12/20/07

National City Mortgage Co.

Tammie L. Ormerod, Acting Agent

State of Washington, County of Kitsap

On 12/20/07, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Tammie L. Ormerod to me know to be the Acting Agent of 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 affixed the day and year first above written.

Notary Public in and for the State of Washington

Residing at Silverdale

MELISSA D. HASSETT NOTARY PUBLIC STATE OF WASHINGTON MY COMMISSION EXPIRES 3/1/2008