


Recorded at the Request of:
Michael D. Bohannon, PLLC
P. O. Box 2326
Poulsbo, WA 98370


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Skagit County Auditor
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SUBSTITUTION OF TRUSTEE

Reference No.: 200401200212
Grantor: Kevin C. Kowalski and Rebekah S. Kowalski
Grantee: Whidbey Island Bank
Legal Description: A PTN of TRS. 35 & 38, Burl. Acreage
Assessor's Tax Parcel No.: 3867-000-038-0309, PL 2533

GUARDIAN NW
94689-1

KNOW ALL MEN BY THESE PRESENTS:

Kevin C. Kowalski and Rebekah S. Kowlaksi are the Grantors, Land Title Company is the Trustee, and Whidbey Island Bank is the Beneficiary under that certain Deed of Trust dated January 14, 2004, and recorded on January 20, 2004, in the Records of Skagit County, Washington, under Auditor's File No. 200401200212.

The undersigned, who is the beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the Trustee named above;

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints Michael D. Bohannon, whose address is 19586 10th Avenue NE, Suite 300, P. O. Box 2326, Poulsbo, Washington 98370, as successor trustee under said Deed of Trust, to have all of the powers of the original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned Beneficiary has hereunto set its hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized officer.

DATED: April 22nd, 2008.

WHIDBEY ISLAND BANK

By 
Robert W. Schutte, Senior Vice President and Credit Administrator

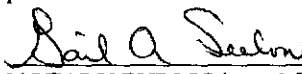
STATE OF WASHINGTON)

: ss.

County of Island)

I certify that I know or have satisfactory evidence that Robert W. Schutte is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Senior Vice President and Credit Administrator of Whidbey Island Bank to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED this 22nd day of April, 2008.

 / Gail A. Seelow
NOTARY PUBLIC in and for the State of Washington
Residing at Oak Harbor, Comm Exp: 5-1-10
WA