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Loan #: 0203234174

SUBSTITUTION OF TRUSTEE

WHEREAS, DIANA JEAN LOWRY was the original Trustor, FIDELITY-WA was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated in SKAGIT County, Washington, under Document # 200610240102, or Book, Page.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, as Trustee under said Deed of Trust.

Date: 01/18/2011

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR AMERICAN EQUITY MORTGAGE, INC.

By:

DERRICK WHITE VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 18th day of January in the year 2011, by DERRICK WHITE as VICE PRESIDENT for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ('MERS') AS NOMINEE FOR AMERICAN EQUITY MORTGAGE, INC., who, as such VICE PRESIDENT being authorized so to do, executed the foregoing instrument for the purposes therein contained. He/she is personally known to me.

MIRANDA AVILA

Notary Public - State of FLORIDA Commission expires: 08/22/2014 Notary Public, State of Florida Miranda Avila My Commission EE019063 Expires 08/22/2014

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