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SUBSTITUTION OF TRUSTEE

WHEREAS, **KENNETH K. CLARK AND LORETTA CLARK** was the original Trustor, **FIDELITY NATIONAL TITLE INSURANCE COMPANY** 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 # 200604030113, or Book , Page .

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF ANACORTES, AND IS DESCRIBED AS FOLLOWS: THE EAST 10 FEET OF LOT 8, AND ALL OF LOTS 9 AND 10, BLOCK 2, "PLAT OF J.H. HAVEKOST'S ADDITION TO ANACORTES", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 23, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Parcel ID #: 3793-002-010-0009 P57287

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 **J.P. MORGAN CHASE CUSTODY SERVICES, INC.**, a Washington State corporation, as Trustee under said Deed of Trust.

Dated on 11/ 23 /2011 (MM/DD/YYYY)

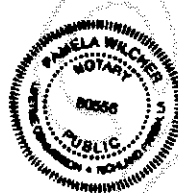
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR ENCORE CREDIT CORP., ITS SUCCESSORS AND ASSIGNS

By: DeAndrea Chapman
DeAndrea Chapman
VICE PRESIDENT

STATE OF LOUISIANA
PARISH OF OUACHITA

The foregoing instrument was acknowledged before me on 11/ 27 /2011 (MM/DD/YYYY) by DeAndrea Chapman as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR ENCORE CREDIT CORP., ITS SUCCESSORS AND ASSIGNS, who, being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Pamela Wilcher
Pamela Wilcher
Notary Public - State of LOUISIANA
Commission expires: LIFETIME



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