

**RECORDING REQUESTED BY AND
AFTER RECORDING MAIL TO:**

UPF INCORPORATED
Ref #20950-106484
910 WEST BOONE AVE.
SPOKANE, WA 99201

SUBSTITUTION OF TRUSTEE

WHEREAS, Skamania County Title Company is the original Trustee; and the undersigned, People's Community Credit Union is the present Beneficiary under that certain Deed of Trust executed by Ronald M Owens and Sherri A Owens, husband and wife, as Trustor(s) on 12/14/2004, and was recorded in the office of the Skamania County Recorder, State of Washington on 12/21/2004 in Book N/A at Page N/A under Recording No. 2004155663, and covers the real property situate in Skamania County, Washington, as described herein.

WHEREAS, the undersigned Beneficiary now desires to substitute a new Trustee under said trust Deed in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned Beneficiary hereby substitutes and appoints UPF INCORPORATED, whose address is 910 West Boone Avenue, Spokane, Washington 99201, as Successor Trustee under said Deed of Trust.

Loan#

PEOPLE'S COMMUNITY CREDIT UNION

DATED: 10/24/2005

BY:


Lynne Fletcher, CEO

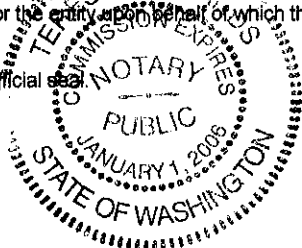
STATE OF WASHINGTON

County of Clark

) ss.
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On 10/24/2005 before me, the undersigned Notary Public, personally appeared Lynne Fletcher, CEO personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose Name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.





NOTARY PUBLIC in and for the State of Washington
My commission expires: 1-1-10