AFN #2010174679 Recorded 01/11/10 at 11:21 AM DocType: ASGN Filed by: UNIVERSAL PROPERTY & FLOOD Page: 1 of 1 Auditor Timothy O. Todd Skamania County, WA

RECORDING REQUESTED BY AND AFTER RECORDING MAIL TO:

UPF WASHINGTON INCORPORATED Ref #63397-247170 12410 E. MIRABEAU PKWY #100 SPOKANE VALLEY, WA 99216

SUBSTITUTION OF TRUSTEE

WHEREAS, Chicago Title is the original Trustee; and the undersigned, First Tech Credit Union is the present Beneficiary under that certain Deed of Trust executed by Larry Kessler and Karen Kessler, husband and wife, as Trustor(s) on 3/27/2008, and was recorded in the office of the Skamania County Recorder, State of Washington on 3/28/2008 in Book N/A at Page N/A under Recording No. 2008169402, 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 Deed of Trust in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned Beneficiary hereby substitutes and appoints UPF WASHINGTON, INCORPORATED, whose address is 12410 E. Mirabeau Parkway Suite 100, Spokane Valley, WA 99216, as Successor Trustee under said Deed of Trust.

DATED: 01/04/2010

BY:

| Mark E Hikel, Chief Executive Officer of UPF Washington Inc., Attorney-in-Fact for First Tech Credit Union

STATE OF WASHINGTON
County of Spokane

On 1/4/2010 before me, the undersigned Notary Public, personally appeared Mark E Hikel, Chief Executive Officer of UPF Washington Inc.,, 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 that he/she/they executed the same in his/her/their authorized capacity(ies) as Attorney-in-Fact for First Tech Credit Union to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

WITNESS my hand and official seal.

JANICE M WILLMERING NOTARY PUBLIC

STATE OF WASHINGTON COMMISSION EXPIRES FEBRUARY 1, 2010 NOTARY PUBLIC in and for the State of Washington My commission expires: 24 2010