

, Skagit County Auditor

11/7/2001 Page

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2:10:54PM

When Recorded Mail To: Bishop, Lynch & White, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101

Loan Number: 307165035

SUBSTITUTION OF TRUSTEE

DCBL, INC., authorized to do business under the laws of the State of WASHINGTON, is hereby appointed successor trustee under that certain Trust Deed, executed by SCOTT A. RUARK AND LAUREN J. RUARK as Trustor, in which ISLAND TITLE CO. is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is named as Beneficiary, and was recorded March 6, 2001 as Entry No. 200103060069 in Book --- at Page ---, Certificate ---, official records of SKAGIT County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc.

By: Roberta Pettengill, Assistant Secretary

STATE OF IOWA County of Black Hawk

On October 17, 2001, before me, J. Simon, personally appeared Roberta Pettengill, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

MIN: 100013801023568052 MERS Telephone: 1-888-679-6377

WITNESS my hand and official seal

Notary's Signature

J. Simon

2001-10-03

08/16/2004

NOTARY PUBLIC - STATE OF IOWA #712043 MY COMMISSION EXPIRES AUG. 16, 2004

J. SIMON

(Notary's Seal)