

When Recorded Mail To:
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720 Olive Way, Suite 1301
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Skagit County Auditor

3/4/2002 Page 1 of 1 2:33PM

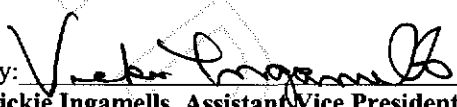
Loan Number: 306979508

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 LAURENCE A. GHIRARDO AND URSULA F. GHIRARDO AND H. RUDY FUCHS AND GERTRUD L. FUCHS as Trustor, in which LAND TITLE COMPANY is named Trustee, and HEADLANDS MORTGAGE COMPANY is named as Beneficiary, and was recorded February 18, 1999 as Entry No. 9902180081 in Book --- at Page ---, Certificate ---, official records of SKAGIT County, WASHINGTON.

GMAC Mortgage Corporation

By:


Vickie Ingamells, Assistant Vice President

STATE OF IOWA
County of Black Hawk

On January 29, 2002, before me, Doris Gilbert, personally appeared Vickie Ingamells, Assistant Vice President, 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.

WITNESS my hand and official seal


Notary's Signature

Doris Gilbert

2002-01-28

06/21/2003

DORIS GILBERT
NOTARIAL SEAL - STATE OF IOWA
703761
MY COMMISSION EXPIRES JUNE 21, 2003

(Notary's Seal)