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Skagit County Auditor
10/14/2002 Page 1 of 1 2:31PM

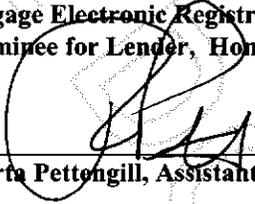
When Recorded Mail To:
Bishop, Lynch & White, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101

Loan Number: 412323354

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 ALLEN S. MALARCHICK AND DEBORAH L. MALARCHICK as Trustor, in which STANDARD TRUSTEE SERVICE CO. WASHINGTON is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY AS NOMINEE FOR LENDER, HOMECOMINGS FINANCIAL NETWORK, INC) is named as Beneficiary, and was recorded January 31, 2001 as Entry No. 200101310120 in Book --- at Page ---, Certificate ---, official records of SKAGIT County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)

By: 
Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On September 5, 2002, 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.

WITNESS my hand and official seal

Notary's Signature
J. Simon
2002-09-04

08/16/2004

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

(Notary's Seal)