When Recorded Mail To:

Bishop, Lynch & White, P.S. 720 Olive Way, Suite 1301 Seattle, WA 198101

Skagit County Auditor

12/6/2002 Page

1 8:34AM

Loan Number: 81200278582442001

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 JIM S MCNEIL and KERRY L MCNEIL, Husband and Wife as Trustor, in which TRANS NATION TITLE COMPANY is named Trustee, and Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com is named as Beneficiary, and was recorded 6/1/01 in DOC# 200106010035 official records of SKAGIT County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

Sean Flanagan, Limited Signing Officer

STATE OF PENNSYLVANIA County of Montgomery

On 11/13/02, before me, Shantell D. Curley, personally appeared Sean Flanagan, Limited Signing Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the with ininstrument 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

My Commission Expires:

Notarial Seal

Shantell D. Curley, Notary Public Horsham Twp., Montgomery County.

My Commission Expires June 26, 2006

Member, Pennsylvania Association Of Notanes