When Recorded Mail To:

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

200212260121 Skagit County Auditor 12/26/2002 Page 1 of 1 2:54PM

Loan Number: 81700121259201001

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 NANCI J. BARNHARD and ROGER A. BARNHARD, Husband and Wife as Trustor, in which LAND TITLE COMPANY OF SKAGIT COUNTY is named Trustee, and GMAC Mortgage Corporation is named as Beneficiary, and was recorded 12/26/00 in DOC# 200012260047 official records of SKAGIT County, WASHINGTON.

GMAC Mortgage Corporation

Sy: Sean Flanagan, Limited Signing Officer

STATE OF PENNSYLVANIA County of Montgomery

On 11/18/02, 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

Motary'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 Notaries