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

Skagit County Auditor 9/8/2003 Page 1 of 1 10:18AM

Loan Number: 412635856

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 JAMES CRAIG RICE 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 May 24, 2001 as Entry No. 200105240106 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.)

Vickie Ingamells, Assistant Secretary

STATE OF IOWA County of Black Hawk

On August 8, 2003, before me, J. Simon, personally appeared Vickie Ingamells, 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

J. SIMON NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 712043 MY COMMISSION EXPIRES AUG. 16, 2004

Notary's Signature

J. Simon

2003-07-02

08/16/2004

MIN: 100062604126358565 MERS Telephone: 1-888-679-6377

(Notary's Seal)