

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

9/8/2003 Page

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1 12:21PM

Loan Number: 702002037

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 KIM W SCHILPEROORT AND VERONIKA V SCHILPEROORT as Trustor, in which BETTS, PATTERSON AND MINES, PS is named Trustee, and USAA FEDERAL SAVINGS BANK is named as Beneficiary, and was recorded March 28, 2001 as Entry No. 200103260163 in Book — at Page —, Certificate —, official records of SKAGIT County, WASHINGTON.

USAA Federal Savings Bank

By:__

Ryan Carnes, Assistant Vice President

R. WEBER
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 713988
MY COMMISSION EXPIRES DEC. 10, 2004

STATE OF IOWA County of Black Hawk

On August 1, 2003, before me, R. Weber, personally appeared Ryan Carnes, 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

R. Weber 2003-07-28

12/10/2004

(Notary's Seal)