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



Loan Number: 651262918

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 R DAVID TROWBRIDGE AND TRINA TROWBRIDGE as Trustor, in which FIRST AMERICAN TITLE is named Trustee, and GMAC MORTGAGE CORPORATION DBA DITECH.COM is named as Beneficiary, and was recorded November 24, 1999 as Entry No. 199911240093 in Book --- at Page ---, Certificate ---, official records of SKAGIT County, WASHINGTON.

GMAC Mortgage Corporation Bv: Tami Keune, Limited Signing Officer

STATE OF IOWA County of Black Hawk

On August 5, 2003, before me, J. Simon, personally appeared Tami Keune, 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 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 2003-07-01 08/16/2004	(Notary's Seal)