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When Recorded Mail To: Bishop, Lynch & White, P.S. 720 Olive Way, Suite 1301 Seattle, WA 198101

Loan Number: 81200253140181001

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 Deed of Trust executed by R. David Trowbridge and Trina Trowbridge as Trustors, First American Title as Trustee, GMAC Mortgage Corporation DBA ditech.com as Beneficiary, recorded 11/24/99 as #199911240094, official records of Skagit County, Washington.

GMAC Mortgage Corporation DBA ditech.com

B Sean Flanagan, Limited Signing Officer

STATE OF PENNSYLVANIA COUNTY OF MONTGOMERY

On 8/12/03, before me, Christine Ruhl, 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

's Signature



Member, Pennsylvania Association of Notaries