



200309190085
Skagit County Auditor

9/19/2003 Page 1 of 1 9:34AM

This Space for Recorder's Use Only

Document Prepared by:	WAST2-4 07/11/02	Loan #: 8009577431
Neha Gulati		Investor Loan #: 4002165107
When recorded return to:		Pool #: 000038
Navy Federal Credit Union		PIN/Tax ID #: 40190000170002
P. O. Box 3305		Property Address:
Merrifield, VA 22119-3305		20285 MAPLE STREET
Attn: Mortgage Servicing - Payoff Dept.		BURLINGTON, WA 98233-

SUBSTITUTION OF TRUSTEE

DCBL, INC., A WASHINGTON CORP is hereby appointed successor Trustee under that certain Deed of Trust described below.

Original Grantor(s): BARRY J. GARDNER AND DEANNA M. GARDNER, HUSBAND AND WIFE,

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY

Loan Amount: \$139,055.00

Date of Deed of Trust: 02/15/2002

Date Recorded: 02/21/2002

Book:

Page:

Instrument Number: 200202210124

and recorded in the records of SKAGIT County, State of Washington, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 8/8/03.

NAVY FEDERAL CREDIT UNION,



Jon Yeatts
Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 8/8/03, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Jon Yeatts, known to me (or identified to me on the basis of satisfactory evidence) that he/she is the Assistant Treasurer of NAVY FEDERAL CREDIT UNION, , , and was duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that he/she had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Carmella M. Hephner
My Commission Expires: 06/30/2004

