

11/13/2003 Page

1 9:25AM

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

Loan Number: '519852602

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 FRANK S WARD AND LISA M WARD as Trustor, in which FIRST AMERICAN TITLE COMPANY is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION) is named as Beneficiary, and was recorded October 10, 2001 as Entry No. 200110100071 in Book — at Page —, Certificate —, official records of SKAGIT County, WASHINGTON.

> Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Carporation)

By: Vickie Ingamells, Assistant Secre

STATE OF IOWA County of Black Hawk

On September 30, 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 Signatu

J. Simon 2003-08-18

08/16/2004

MIN: 100037505198526025 MERS Telephone: 1-888-679-6377

(Notary's Seal)