When Recorded Mail To: Bishop, Lynch & White, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101 200312010028 Skagit County Auditor

12/1/2003 Page

1 of

1 9:28AM

Loan Number: 531260107 W

## 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 JOHN T WILLOUGHBY AND MELISSA J WILLOUGHBY as Trustor, in which FIRST AMERICAN TITLE COMPANY OF SKAGIT (CONTY) 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 September 30, 2002 as Entry No. 200209300169 in Book — at Page —, Certificate —, official records of SKAGIT County, WASHINGTON.

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

By: Vickie Ingamells, Assistant Secretary

STATE OF IOWA County of Black Hawk

On October 16, 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 Signature

J. Simon 2003-09-03 08/16/2004

MIN: 100037505312601076 MERS Telephone: 1-888-679-6377

(Notary's Seal)