Skagit County Auditor

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

12/31/2003 Page

1 of

9:26AM

Loan Number: 307165028

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 LISA P JAGER as Trustor, in which ISLAND TITLE is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GREENPOINT MORTGAGE FUNDING, INC) is named as Beneficiary, and was recorded March 5, 2001 as Entry No. 200103050228 in Book --- at Page ---, Certificate ---, official records of SKAGIT County, WASHINGTON.

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

Vickie Ingamells, Assistant Secretary

STATE OF IOWA County of Black Hawk

On October 31, 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 Signatur

J. Simon 2003-09-04

08/16/2004

MIN: 100013801023491982 MERS Telephone: 1-888-679-6377

(Notary's Seal)