

12/31/2003 Page

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This Space for Recorder's Use Only

Document Prepared by:

Scarleth Dowdy

When recorded return to:

JAMES GROSS 2306 42ND PLACE

ANACORTES, WA 98221

WAST2-4 07/11/02 Loan #: **8009327977**

Investor Loan #: 1679170058

Pool #: 000061

PIN/Tax ID #: 4727-000-000-0000

Property Address: 2306 42ND PLACE

ANACORTES, WA 98221-

SUBSTITUTION OF TRUSTEE

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

Original Grantor(s): JAMES M GROSS AND MARILYN M GROSS, HUSBAND AND WIFE,

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY

Loan Amount: \$183,000.00

Date of Deed of Trust: 10/29/2001

Date Recorded: 11/09/2001

Book:

Page:

Instrument Number: 200111090105

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 10/15/2003.

CHARTER NO. 5538

NAVY FEDERAL CREDIT UNION,

Susan R. Hansen Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 10/15/2003, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Susan R. Hansen, 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: Paula Rogoff

My Commission Expires: 11/30/2004

