

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

1/5/2004 Page

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9:14AM

Loan Number: 702009700

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 WESLEY C LEOW AND DEBRA C LEOW as Trustor, in which BETTS PATTERSON AND MINES P.S. is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, USAA FEDERAL SAVINGS BANK) is named as Beneficiary, and was recorded June 5, 2002 as Entry No. 200206050109 in Book—at Page —, Certificate —, official records of SKAGIT County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, USAA Federal Savings Bank)

Roberta Pettengill, Assistant Secretary

J. SIMON
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004

STATE OF IOWA County of Black Hawk

On November 21, 2003, before me, J. Simon, personally appeared Roberta Pettengill, 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

08/16/2004

MIN: 100105600000287390

(Notary's Seal)

J. Simon 2003-11-18

Notary's Signatur

90 MERS Telephone: 1-888-679-6377