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Document Prepared by:

WAST2-4 07/11/02

Loan #: 8009222988

Patsy Lowe

Investor Loan #: 1678133801

When recorded return to:

Pool #: 000060

Navy Federal Credit Union

PIN/Tax ID #: 4727-000-015-0000

P. O. Box 3305

Property Address:

Merrifield, VA 22119-3305

2311 42ND PLACE

Attn: Mortgage Servicing - Payoff Dept.

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): BRIAN S KULLEY AND SUSAN R KULLEY, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Island Title Company

Loan Amount: \$252,000.00

Date of Deed of Trust: 08/22/2001

Date Recorded: 08/23/2001

Book: 0

Page: 0

Instrument Number: 200108230108

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 8/28/03.

NAVY FEDERAL CREDIT UNION.

Susan R. Hansen Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 8/28/03, 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: Nicole M. Bowers

My Commission Expires: 01/31/2006