



200402120087

Skagit County Auditor

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1 9:01AM

This Space for Recorder's Use Only

Document Prepared by:	WAST2-4 07/11/02	Loan #: 8009593610
Shavon M Futrell		Investor Loan #: 4002292647
When recorded return to:		Pool #:
JAMES GRAMS		PIN/Tax ID #: 4410-000-109-0006 F81766
4500 SAN JUAN AVENUE		Property Address:
ANACORTES, WA 98221		4500 SAN JUAN AVENUE
		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 G. GRAMS AND KIMBERLY S. GRAMS, HUSBAND AND WIFE,**

Original Beneficiary: **NAVY FEDERAL CREDIT UNION**

Original Trustee: **First American Title Insurance Company**

Loan Amount: **\$115,000.00**

Date of Deed of Trust: **03/21/2002**

Date Recorded: **03/26/2002**

Book:

Page:

Instrument Number: **200203260107**

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 11/20/03.

NAVY FEDERAL CREDIT UNION,

Susan R. Hansen
Assistant Treasurer



State of VA

County of FAIRFAX

On this date of 11/20/03, 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: **Trifono Devera Jr.**
My Commission Expires: **06/30/2006**

