

When Recorded Mail To:

Bishop, Lynch & White, P.S.  
720 Olive Way, Suite 1301  
Seattle, WA 198101



200403030029  
Skagit County Auditor

3/3/2004 Page 1 of 1 8:56AM

Loan Number: 80020045313311001

**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 RALPH FANDEL and KELLY FANDEL, Husband and Wife as Trustor, in which LAND TITLE COMPANY OF SKAGIT COUNTY is named Trustee, and Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation is named as Beneficiary, and was recorded 7/5/2002 in DOC # 200207050053 official records of SKAGIT County, WASHINGTON.

**Mortgage Electronic Registration Systems, Inc. as  
Nominee for GMAC Mortgage Corporation**

By:

**Sean Flanagan, Limited Signing Officer**

STATE OF PENNSYLVANIA  
County of Montgomery

On 2/6/2004, before me, Christine Ruhl, personally appeared Sean Flanagan, Limited Signing Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the with 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

Notary's Signature  
My Commission Expires:

Notarial Seal  
Christine Ruhl, Notary Public  
Horsham Twp., Montgomery County  
My Commission Expires Feb. 6, 2006  
Member, Pennsylvania Association of Notaries