

UNRECORDED



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Skagit County Auditor

6/23/2004 Page 1 of 1 9:23AM

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Document Prepared by:	WAST2-4 07/11/02	Loan #: 8009704746
Shavon M Futrell		Investor Loan #: 4002211161
When recorded return to:		Pool #: 000039
JEFFREY RICHARDSON		PIN/Tax ID #: 4632-000-029-0008 P106921
5149 AERIE LANE		Property Address:
SEDRO WOOLEY, WA 98284		5149 AERIE LANE
		SEDRO WOOLEY, WA 98284-

SUBSTITUTION OF TRUSTEE

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

Original Grantor(s): JEFFREY D RICHARDSON AND SONJA J RICHARDSON, HUSBAND AND WIFE,

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY

Loan Amount: \$126,875.00

Date of Deed of Trust: 04/23/2002

Date Recorded: 04/26/2002

Book:

Page:

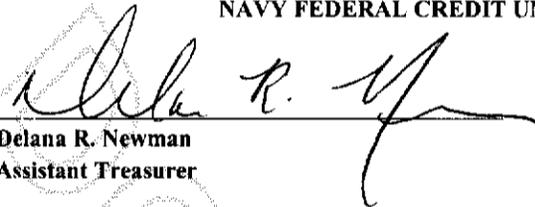
Instrument Number: 200204260147

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 5/17/04.

NAVY FEDERAL CREDIT UNION,




 Delana R. Newman
 Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 5/17/04, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman, 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: Eric Wallen
My Commission Expires: 07/31/2007

