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APPOINTMENT OF SUCCESSOR TRUSTEE

Ditech.com #:8127447089 "MCNEIL" Lender ID:61042/654883942 Skagit, Washington PIF: 07/22/2004 MERS #: 100037506548839423 VRU #: 1-888-679-6377

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: JIM S MCNEIL AND KERRY L MCNEIL
Original Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender,

GMAC Mortgage Corporation DBA DiTech.com)

Dated: 02/13/2004 Recorded: 03/23/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200403230143 In the County of Skagit State of Washington

Property Address: 3916 I AVENUE, ANACORTES, WA 98221

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints DCBL, INC., AUTHORIZED TO DO BUSINESS UNDER THE LAWS OF THE STATE OF WASHINGTON, whose address is 720 OLIVE WAY, SUITE 1301, SEATTLE, WA 98101 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com)

On August 3rd, 2004

Christie Boughard, Assistant Secretary

STATE OF lowa COUNTY OF Black Hawk

On August 3rd, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instfument.

and official seal.

M. CLARK

Notary Expires: 05/17/2007 #728505

M. CLARK M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)