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Document Prepared by:

WAST2-4 07/11/02

Loan #: 8009123970

Shavon M Futrell When recorded return to: Investor Loan #: 8009123970 Pool #: 005482

SCOTT STEWART

PIN/Tax ID #: 4587-000-022-0001

736 BRICK LANE

Property Address: 736 BRICK LANE

SEDRO WOOLLEY, WA 98284

SEDRO WOOLLEY, 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): SCOTT D. STEWART AND KIMALA J. STEWART, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Island Title Company

Loan Amount: \$151,371.00

Date of Deed of Trust: 07/20/2001

Date Recorded: 07/25/2001

Book:

Page:

Instrument Number: 200107250127

FEDERAL CREDIT UNION

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 8/10/04.

Assistant Treasurer

Delana R. Newman

State of VA

County of FAIRFAX

On this date of 8/10/04, 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: Shavon Futrell

My Commission Expires: 12/31/2008