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Document Prepared by: Jocelyn A Potes When recorded return to: REMBRANDT V SMITH 2419 26TH ST ANACORTES, WA 98221 Loan #: 8010271255

Investor Loan #: 8010271255 PIN/Tax ID #: 37722580100010

Property Address: 2419 26TH STREET 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): REMBRANDT V SMITH AND LEE ANN SMITH, HUSBAND AND WIFE

WAST2-4 01/30/05

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Island Title Company

Loan Amount: \$122,550.00

Date of Deed of Trust: 01/07/2003

Date Recorded: 01/14/2003 Book: * Page: * Document #: 200301140201

and recorded in the official records of SKAGIT County, State of Washington affecting Real Property 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 12/16/2005.

NAVY FEDERAL CREDIT UNION

Charles A. Mashinski Assistant Treasurer

State of VA

County of PRINCE WILLIAM

On this date of 12/16/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Charles A. Mashinski, 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 Jocelyn A. Potes

My Commission Expires: 06/30/2009