

7/12/2006 Page

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This Space for Recorder's Use Only

Document Prepared by:

Arama P Bansah

When recorded return to: Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8011020891

Investor Loan #: 4003910900

PIN/Tax ID #: 40420010060004

Property Address:

1740 LAKE SAMISH ROAD BELLINGHAM, WA 98229-

SUBSTITUTION OF TRUSTEE

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

Original Grantor(s): RYAN T STUTZMAN

Original Beneficiary: NAVY FEDERAL CREDIT UNION Original Trustee: FIRST AMERICAN TITLE OF SKAGIT

Date of Deed of Trust: 03/06/2004 Loan Amount: \$81,200.00

WAST2-4 01/30/05

Date Recorded: 03/17/2004 Document #. 200403170028

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 5/31/2006.

Delana R. Newman Assistant Treasurer NAVY FEDERAL CREDIT UNION

State of VA

County of FAIRFAX

On this date of 5/31/2006, 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: Arama Bansah

My Commission Expires: 10/31/2009

