

When Recorded Mail To:
Bishop, Lynch & White, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101



200308270016
Skagit County Auditor

8/27/2003 Page 1 of 1 8:35AM

Loan Number: 702007294

SUBSTITUTION OF TRUSTEE

DCBL, INC., authorized to do business under the laws of the State of WASHINGTON, is hereby appointed successor trustee under that certain Trust Deed, executed by ROBERT DELL COLLINS AND KRISTEN C HOFFBUHR as Trustor, in which BETTS PATTERSON AND MINES P.S. is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, USAA FEDERAL SAVINGS BANK) is named as Beneficiary, and was recorded February 22, 2002 as Entry No. 200202220128 in Book --- at Page ---, Certificate ---, official records of SKAGIT County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, USAA Federal Savings Bank)

By: 
Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawk

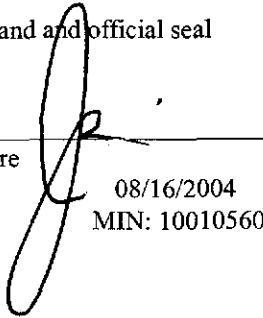
On July 22, 2003, before me, J. Simon, personally appeared Roberta Pettengill, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

J. SIMON
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004

Notary's Signature

J. Simon
2003-07-15


08/16/2004

MIN: 100105600000158161 MERS Telephone: 1-888-679-6377

(Notary's Seal)