



200310020036  
Skagit County Auditor

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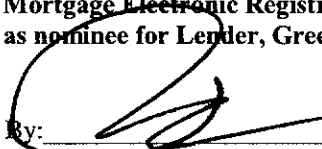
When Recorded Mail To:  
Bishop, Lynch & White, P.S.  
720 Olive Way, Suite 1301  
Seattle, WA 98101

Loan Number: 307230546 DW

**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 RUTH L. RIDGEWAY as Trustor, in which FIRST AMERICAN TITLE COMPANY is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GREENPOINT MORTGAGE FUNDING, INC) is named as Beneficiary, and was recorded July 16, 2001 as Entry No. 200107160140 in Book — at Page —, Certificate —, official records of SKAGIT County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GreenPoint Mortgage Funding, Inc.)

By:   
Roberta Pettengill, Assistant Secretary

STATE OF IOWA  
County of Black Hawk

On August 28, 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  
2003-08-13

08/16/2004  
MIN: 100013801036540189 MERS Telephone: 1-888-679-6377

(Notary's Seal)