

This Space for Recorder's Use Only

Document Prepared by:	WAST2-4 07/11/02	Loan #: 8009169320
Shavon M Futrell		Investor Loan #: 1677753988
When recorded return to:		Pool #: 000058
CLARK TROYER		PIN/Tax ID #: 4734-000-055-0000
3941 HARBOR PLACE		Property Address:
ANACORTES, WA 98221		3941 HARBOR PLACE
		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): **CLARK O TROYER AND ELIZABETH J TROYER, HUSBAND AND WIFE,**
 Original Beneficiary: **NAVY FEDERAL CREDIT UNION**
 Original Trustee: **First American Title Insurance Company**
 Loan Amount: **\$246,283.00** Date of Deed of Trust: **07/02/2001**
 Date Recorded: **07/03/2001**
 Book: Page: Instrument Number: **200107030074**

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 1/6/04.



NAVY FEDERAL CREDIT UNION,
Susan R Hansen
 Susan R. Hansen
 Assistant Treasurer

State of VA
County of FAIRFAX

On this date of 1/6/04, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Susan R. Hansen**, 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.

Paula Rogoff

 Notary Public, **Paula Rogoff**
 My Commission Expires: **11/30/2004**

