Filed by Bishopwhite

This Space for Recorder's Use Only

Document Prepared by:	WAST2-4 01/30/05	Loan #: 8010965047
Oscar A Semendy		Investor Loan #: **8010965047**
When recorded return to:		PIN/Tax ID #: **47340000550000**
CLARK TROYER		Property Address:
3941 HARBOR PLACE		**3941 HARBOR PLACE**
ANACORTES, WA 98221		**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: **CHICAGO TITLE COMPANY-ISLAND DIVISION**

Loan Amount: **$265,500.00**   Date of Deed of Trust: **11/05/2003**

Date Recorded: **11/17/2003** Page: **1-18**   Document #: **200311170213**

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 **5/4/2005.**

NAVY FEDERAL CREDIT UNION

Charles A/Mast

Charles A. Mashinski
Assistant Treasurer

State of **VA**

County of **FAIRFAX**

On this date of **5/4/2005**, 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: **Oscar A. Semendy**
My Commission Expires: **03/31/2008**