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Document Prepared by:

Oscar A Semendy When recorded return to: MICHAEL HOLLAND 1528 EAGLEMONT PLACE

MOUNT VERNON, WA 98274

WAST2-4 01/30/05 Loan #: 8009851976

> Investor Loan #: 4002444566 PIN/Tax ID #: 47650000080000

Property Address:

1518 EAGLEMONT PLACE MOUNT VERNON, WA 98274-

SUBSTITUTION OF TRUSTEE

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

Original Grantor(s): MICHAEL HOLLAND AND WENDY HOLLAND, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Island Title Company

Loan Amount: \$276,384.00 Date of Deed of Trust: 08/23/2002

Date Recorded: 08/28/2002 Page: 1-19 Document #: 200208280119

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 5/10/2005.

NAVY FEDERAL CREDIT UNION



Charles A. Mashinski Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 5/10/2005, 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

