

7/6/2006 Page

1 of

9:38AM

This Space for Recorder's Use Only

Document Prepared by:

Oscar A Semendy
When recorded return to:

THOMAS KROWL 1404 K AVENUE

ANACORTES, WA 98221

WAST2-4 01/30/05 Loan #: **8010284100**

Investor Loan #: 8010284100 PIN/Tax ID #: 14754267610000

Property Address: 1404 K AVENUE

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): THOMAS M. KROWL AND DARLENE C. KROWL, HUSBAND AND WIFE

Original Beneficiary: NAVY FEDERAL CREDIT UNION

Original Trustee: Island Title Company

Loan Amount: \$76,291.00

Date of Deed of Trust: 01/13/2003

Date Recorded: 01/21/2003 Page: 1-18 Document #: 200301210210

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 5/23/2006.

NAVY FEDERAL CREDIT UNION

SEAL CHARLES OF THE COMMITTEE NO. 55%

Delana R. Newman Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 5/23/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman, 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