

When Recorded Mail To:

Bishop, Lynch & White, P.S.
720 Olive Way, Suite 1301
Seattle, WA 198101



200208080106
Skagit County Auditor

8/8/2002 Page 1 of 1 2:40PM

Loan Number: 81700144770141001

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 **ROGER A. BARNHARD** and **NANCI J. BARNHARD** as Trustor, in which **LAND TITLE COMPANY** is named Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** is named as Beneficiary, and was recorded 1/9/02 in .DOC 200201090057 official records of SKAGIT County, WASHINGTON.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC.

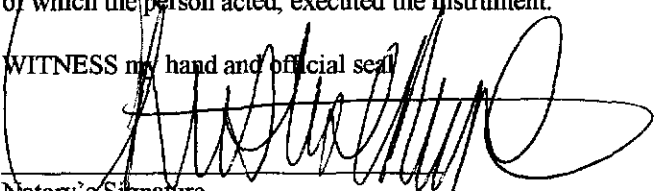
By:


Sean Flanagan, Assistant Secretary

STATE OF PENNSYLVANIA
County of Montgomery

On 7/8/02, before me, **Christine Ruhl**, personally appeared **Sean Flanagan, 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 with 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


Notary's Signature
My Commission Expires: 2/6/06

Notarial Seal
Christine Ruhl, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Feb. 6, 2006

Member, Pennsylvania Association Of Notaries