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SANUARIA CO, TITLE

When Recorded Mail To: Bishop, Lynch & White, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101

Loan Number: 306587610 (1)

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 MARLON R. MORAT AND CAROLA. MORAT as Trustor, in which SKAMANIA COUNTY TITLE COMPANY is named Trustee, and ACCUBANC MORTGAGE CORPORATION is named as Beneficiary, and was recorded October 29, 1998 as Entry No. 133357 in Book 183 at Page 113, Certificate—, official records of SKAMANIA County, WASHINGTON.

GMAC Mortgage Corporation

Roberta Fellengill, Limited Signing Officer

STATE OF IOWA County of Black Hawk

On July 28, 2003, before me, J. Simon, personally appeared Roberta Pettengill, Limited Signing Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within 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

J. Simon

2003-06-30

0\$/16/2004

J. SIMON NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 712043 MY COMMISSION EXPIRES AUG. 16, 2004

(Notary's Seal)