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BOOK 254 PAGE 612

FILED  
ST. LOUIS  
MO. 66101  
SKAMANIA CO. TILLS

Nov 21 11 40 AM '03

*Shesser*

J. Simon Notary Public

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

Loan Number: 412477929

### 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 MATTHEW BANCROFT AND PEGGY BANCROFT as Trustor, in which STANDARD TRUSTEE SERVICE COMPANY is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY AS NOMINEE FOR LENDER, HOMECOMINGS FINANCIAL NETWORK, INC) is named as Beneficiary, and was recorded March 26, 2001 as Entry No. 140654 in Book 207 at Page 915, Certificate —, official records of SKAMANIA County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)

By: *[Signature]*  
Vickie Ingamells, Assistant Secretary

STATE OF IOWA  
County of Black Hawk

On October 3, 2003, before me, J. Simon, personally appeared Vickie Ingamells, 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 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  
2003-08-07

08/16/2004

MIN: 100062604124779291 MERS Telephone: 1-888-679-6377

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

(Notary's Seal)