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

Loan Number: 357316876

## 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 JOHN W CUMMINS AND ELIZABETH S CUMMINS as Trustor, in which EVERGREEN TITLE COMPANY, INC is named Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, MORTGAGE MARKET, INC.) is named as Beneficiary, and was recorded May 23, 2002 as Entry No. 144762 in Book 224 at Page 566, Certificate ---, official records of SKAMANIA County, WASHINGTON.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely ee for Lender, Mortgage Market, Inc.)

erta Pettengill, Assistant Secretary

STATE OF IOWA County of Black Hawk

On December 8, 2003, before me, K. K. Gamerdinger, personally appeared Roberta Pettengill, 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

K. K. Gamerdinger

07/11/2006

2003-11-25

K. K. GAMERDINGER
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 191058
MY COMMISSION EXPIRES JULY 11, 2006

(Notary's Seal)

MIN: 100058900001225093 MERS Telephone: 1-888-679-6377