

Washington Administrative Services, Inc.
5000 Columbia Center
701 Fifth Avenue
Seattle, Washington 98104-7078

9708010046

File No.:

LAND TITLE COMPANY OF SKAGIT COUNTY
34700-50040

Grantor:

Washington Administrative Services, Inc.

Beneficiary:

Ryland Mortgage Company

Legal Description:

Lot 1, Block 5, 'Storie & Carpenter's
Addition to the City of Mt. Vernon",
as per plat recorded in Volume 3 of
Plats, Page 58, records of Skagit
County, Washington. Situate in the
City of Mount Vernon, County of
Skagit, State of Washington.

Assessor's Tax Parcel ID #: 3760-005-001-0010

APPOINTMENT OF SUCCESSOR TRUSTEE

Pursuant to the Revised Code of Washington, Chapter 61. 24

KNOW ALL MEN BY THESE PRESENTS:

Gary E. Ness, an unmarried person is/are the Grantor(s), Ryland Mortgage Company is the Beneficiary or Successor in Interest, and First American Title Company is the Trustee under that certain trust deed dated January 6, 1993, recorded on January 19, 1993, under Auditor's File No. 9301190134, records of Skagit County, Washington.

The undersigned, who is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above.

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NOW THEREFORE, the undersigned hereby appoints Washington Administrative Services, Inc., whose address is 5000 Columbia Center, 701 Fifth Avenue, Seattle, Washington 98104-7078, as Successor Trustee under said trust deed, and said Successor Trustee shall have all the powers of the original Trustee, effective immediately.

DATED: May 27, 1997.

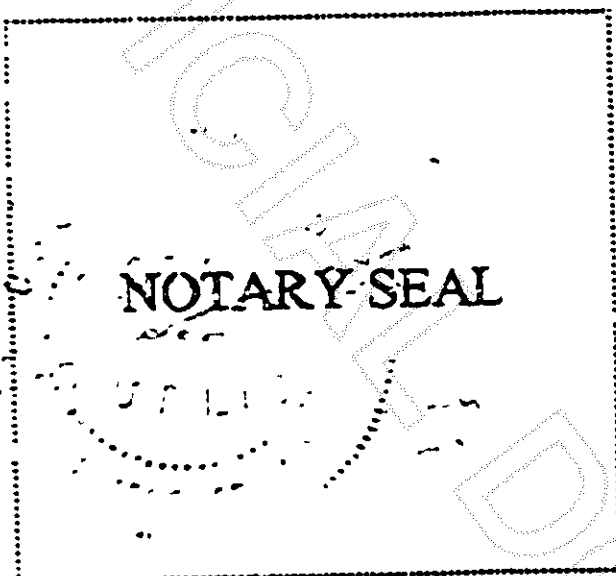
RYLAND MORTGAGE COMPANY

By: Joanne C. Verner
JOANNE VERNER

STATE OF MARYLAND)
COUNTY OF BALTIMORE) SS:

I certify that I know or have satisfactory evidence that JOANNE VERNER is the person who appeared before me, and said person acknowledged that he/she signed this instrument and on oath stated that he/she was authorized to execute the instrument and acknowledged it as VICE PRESIDENT of Ryland Mortgage Company to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: May 27, 1997.



Caroline Connolly
Print Name CAROLINE CONNOLLY
Notary Public in and for the State of MARYLAND
My appointment expires 1-10-99