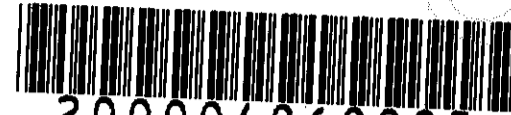


After recording, return to:

LandSafe Title of Washington
c/o CTC Real Estate Services
P.O Box 10284
Van Nuys, CA 91410-0284



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Kathy Hill, Skagit County Auditor

4/6/2000 Page 1 of 2 3:22:40PM

GRANTOR: COUNTRYWIDE HOME LOANS, INC FIRST AMERICAN TITLE CO.

Loan #: 3444855

TS #: 2000 - 2983

61887

APPOINTMENT OF SUCCESSOR TRUSTEE

RE: DALE BYERS AND KELLEY BYERS, HUSBAND AND WIFE

_____ is the grantor, and
FIRST AMERICAN TITLE COMPANY is the trustee, and
FULL SPECTRUM LENDING, INC.

_____ is the Beneficiary

under that certain deed of trust dated 08/18/99, and recorded on 08/25/99
under Auditor's File No. 19908250112, records of Skagit
County, Washington.

Whereas the undersigned, who is the present beneficiary under said deed of trust, has caused the resignation of the present trustee by request, does now desire the appointment of a successor trustee in the place and stead of the trustee named above.

Now therefore, in view of the premises, the undersigned hereby appoints LandSafe Title of Washington, c/o CTC Real Estate Services, whose address is 5930 Evergreen Way, Ste. E, Everett, WA 98203, as successor trustee under said deed of trust, to have all powers of said previous trustee, effective forthwith.

In witness whereof, the undersigned beneficiary, a corporation, has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

DATED: 03/28/2000

COUNTRYWIDE HOME LOANS, INC.

Beneficiary
BY: Thomas Gulick, VP
Name/Title

State of: California

County of: Ventura

On 3/28/00 before me Cathy Paez, notary public, personally appeared Thomas Gulick, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

[Signature]



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Kathy Hill, Skagit County Auditor
4/6/2000 Page 2 of 2 3:22:40PM