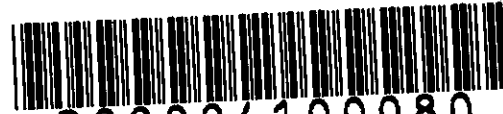


After Recording Return to:
Kathy Taggart
North Pacific Trustee, Inc.
P.O. Box 4143
Bellevue, WA 98009-4143



200004100080
Kathy Hill, Skagit County Auditor
4/10/2000 Page 1 of 1 3:20:12PM

Appointment of Successor Trustee

FIRST AMERICAN TITLE CO.

File No. 7023.22266

61574-1

Michael L. Brown, and Kimberly Brown, husband and wife is/are the grantor(s), First American Title Company is the trustee and Full Spectrum Lending, Inc. is the beneficiary under that certain deed of trust dated ~~03/25/99~~ and recorded on ~~03/31/99~~ under Skagit County, Washington Auditor's File No. ~~9906310088~~ 9707210085 07/10/97 07/21/97

The present beneficiary under deed of trust therefore appoints North Pacific Trustee, Inc., a Washington corporation, whose address is 3535 Factoria Blvd. S.E., Suite 100, Bellevue, WA 98006, as successor trustee under the deed of trust with all powers of the original trustee.

DATED: 4-7, 2000

Norwest Mortgage, Inc.
(BENEFICIARY)

By [Signature]
(NAME-TITLE)

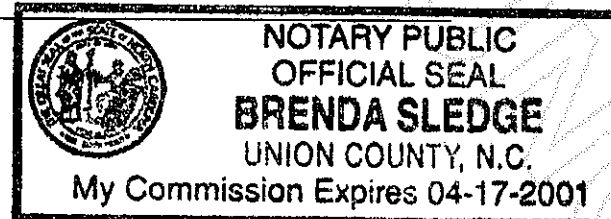
TIMOTHY P. O'BRIEN, ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

On this 7th day of April, 2000, personally appeared TIMOTHY P. O'BRIEN, to me known as the ASST. VICE PRESIDENT of Norwest Mortgage, Inc., the corporation that executed this document. He/she acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

By [Signature: Brenda Sledge]
Notary Public in and for the State of NORTH CAROLINA
Residing at _____
My commission expires _____



NORTH PACIFIC TRUSTEE, INC
PO BOX 4143
BELLEVUE, WA 98009-4143

425-586-1900
FAX 425-586-1997

SERVING WASHINGTON, OREGON & ALASKA

Loan no: 4618078
File No: 7023.22266
Client: Norwest Mortgage, Inc.
Borrower: Brown, Michael L. and Kimberly