

After recording, return to LUDWIGSON, THOMPSON, HAYES & BELL 119 No. Commercial St., Suite 170 P. O. Box 399, Bellingham, WA. 98227

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS:

LARRY K. GEISEL and RHODA J. GEISEL, husband and wife, are the Grantors, and Westward Financial Services, a corporation, is the Trustee, and HORIZON BANK, is the Beneficiary, under that certain trust deed dated January 24, 2001, records of Skagit County, Washington, under Auditor's File No. 200102020106.

The undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a new Trustee in the place and stead of the Trustee above named; .

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints JOHN S. LUDWIGSON, whose address is Bellingham Towers, Suite 170, 119 No. Commercial Street, P. O. Box 399, Bellingham, WA. 98227, as successor trustee under said Deed of Trust, to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned Beneficiary has hereunto set his/her/their hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

DATED: August 29, 2002

HOREZON BANK

Boxx Karla Karla C.

Lewis

STATE OF WASHINGTON)

SS.

WHATCOM) COUNTY OF

NOTARY

WASH

On this day before me, the undersigned, a notary public in and for the State of Washington, personally appeared Judy E. Boxx and Karla C. Lewis , to me known to be the Vice Pres. and Senior Vice Pres., respectively, of HORIZON BANK, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein stated, and on oath stated that they are authorized to execute said instrument.

WITNESS 29 A NIC. 29thday of August , 2002.

NOTARY PUBLIC for the State of

Washington.

My commission expires: 1-4-1003