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Seattle, WA 98104-3179



200209160024

Skagit County Auditor

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Document Title: APPOINTMENT OF SUCCESSOR TRUSTEE

Reference # of
Related Document: Auditor Number 200110150152

Grantor: Bruce Prater and Patti Prater

Grantee: First Heritage Bank

Legal Description:

Unit B, "Seabreeze Townhomes II Condominium", as per plat recorded on February 11, 2000, under Auditor's File No. 200002110092, records of Skagit County, Washington, situate in Skagit County, Washington. This property is commonly known as 5903 Sands Way, Anacortes, WA 98221-4012.

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS:

Bruce Prater and Patti Prater, husband and wife, as Grantors, and Land Title Company of Skagit County is the Trustee, and First Heritage Bank is the beneficiary under that certain Deed of Trust deed dated October 3, 2001 and recorded on October 15, 2001 under Auditor's File No. 200110150152, in the records of Skagit County, Washington.

First Heritage Bank, who is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the trustee named above;

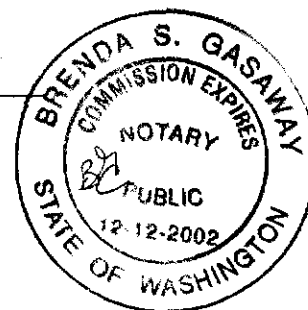
NOW, THEREFORE, in view of the premises, the undersigned hereby appoints THOMAS A. LERNER whose address is Suite 4000, 800 Fifth Avenue, Seattle, Washington 98104, as

successor trustee under said trust deed, to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto set his/her hand.

Date: 9-12-02

Kathy Bartha
For: First Heritage Bank
Beneficiary



STATE OF WASHINGTON)
) ss.
County of Snohomish)

On the 12th day of September, 2002, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Kathy Bartha, to me known to be the AVP of the corporation that executed the within and 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 mentioned, and on oath stated that he is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

WITNESS, my hand and official seal hereto affixed the day and year in this certificate first above written.

Brenda S Gasaway
BRENDA S GASAWAY (Printed Name)
NOTARY PUBLIC in and for the State of
Washington, residing at Snohomish
My commission expires: 12/12/02



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