

Principal Residential Mortgage
ATTN: RELEASE, H1
711 High Street
Des Moines, IA 50392-0665



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Principal Residential Mortgage, Inc. #:1386961-5 "SMITH" Skagit, Washington VRU #: 8886796377

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor : MICHAEL P SMITH AND DANIELLE E SMITH, HUSBAND AND WIFE
Original Beneficiary : MANN FINANCIAL INC
Dated: 07/28/1999 Recorded: 08/05/1999 as Instrument No.: 199908050013 In the County of Skagit State of Washington

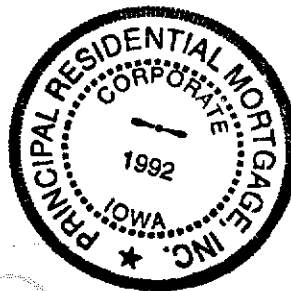
Property Address : 701 MOUNTAIN VIEW DR, MOUNT VERNON, WA 98273

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 15661 Red Hill Avenue, Suite 200, Tustin, CA 92780 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

PRINCIPAL RESIDENTIAL MORTGAGE, INC.
On October 28th, 2002

By: S.K. Olson
S.K. OLSON, SENIOR VICE PRES. &
SEC., SERVICING,

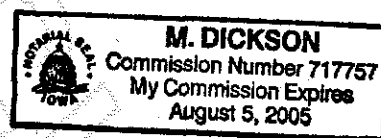


STATE OF Iowa
COUNTY OF Polk

On October 28th, 2002, before me, M. DICKSON, a Notary Public in and for Polk County, in the State of Iowa, personally appeared S.K. OLSON, SENIOR VICE PRES. & SEC., SERVICING, 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 the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature 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.

~~NOTARY PUBLIC~~
M. DICKSON
Notary Expires: 08/05/2005 #717757



(This area for notarial seal)