

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



12/9/2002 Page 1 of 1 9:57AM



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

Original Trustor : RONALD L GUTTU AND HELEN GORMLEY-GUTTU, HUSBAND AND WIFE
Original Beneficiary : PEOPLES BANK
Dated: 08/07/2001 Recorded: 08/13/2001 as Instrument No.: 200108130001 In the County of Skagit State of Washington

Property Address : 16177 MOUNTAIN VIEW ROAD, MOUNT VERNON, WA 98274

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.


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

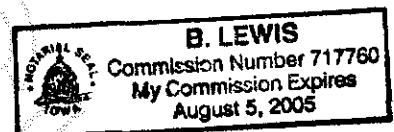


STATE OF Iowa
COUNTY OF Polk

On November 6th, 2002, before me, B. LEWIS, 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,


B. LEWIS
Notary Expires: 08/05/2005 #717760



(This area for notarial seal)