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1 10:00AM

And When Recorded Mail To: T.D. SERVICE COMPANY 1820 E. FIRST STREET SUITE 300 SANTA ANA, CA 92705

Space above for Recorder's use

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 0014667414

RLS#: 1675130

JAMES M O'NEAL AND MARY W O'NEAL, HUSBAND AND WIFE is the grantor, and USAA FEDERAL SAVINGS BANK is the beneficiary under that certain deed of trust dated JUNE 07, 2001 and recorded on JUNE 12, 2001, as Instrument No. 200106120131, in Book No. ---, at Page No. --- in records of SKAGIT County, State of WASHINGTON described as follows:
As more fully described in said Deed of Trust

The undersigned, who is the present beneficiary under said deed of trust, desires to appoint a new trustee in the place and stead of BETTS, PATTERSON & MINES, PS.

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints T.D. ESCROW SERVICES, INC. DBA, T.D. SERVICE COMPANY 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, a corporation, has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Dated: JANUARY 10, 2003

Beneficiary:

USAA FEDERAL SAVINGS BANK

By:

Michael Danlag, Vice President

State of <u>NEW JERSEY</u> County of <u>BURLINGTON</u>

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On JANUARY 10, 2003, before me, Roberta J. O'Drain, personally appeared Michael Danlag, Vice President 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(ies) and that by his/her/their signature(s) 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.

Roberta J. O'Drain Notary Public of New Jersey My Commission Expires April 6, 2004

(Notary Name): Roberta J. O'Drain

Recording Requested By: T.D. SERVICE COMPANY