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Skagit County Auditor

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After Recording return to
FIRST AMERICAN TITLE INSURANCE
c/o Nevada Trust Deed Services, Inc.
1380 E. Sahara Ave. Suite B
Las Vegas, NV. 89104

FIRST AMERICAN TITLE CO.

APPOINTMENT OF SUCCESSOR TRUSTEE

75085

TS. No. WA-5109 TSG No. Loan No. 2034551

KNOW ALL BY THESE PRESENTS that FRANK A. BRESNAN JR., AS HIS
SEPARATE PROPERTY is grantor,
LAND TITLE COMPANY OF SKAGIT COUNTY is the trustee, and
ACCREDITED HOME LENDERS, INC. is the
Beneficiary under that certain Trust Deed dated APRIL 6, 1999, and recorded
APRIL 13, 1999 in SKAGIT County, Washington
Auditor's File No. 9904130102

The undersigned, which is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and instead of the original trustee named above.

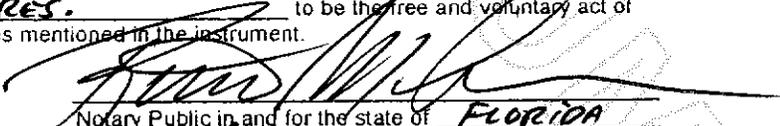
NOW, THEREFORE, the undersigned hereby appoint FIRST AMERICAN TITLE INSURANCE, 2101 Fourth Avenue Suite 800, Seattle, WA 98121, as successor trustee, under the trust deed, to have all the power of the original trustee, effective immediately.

In construing this instrument and whenever the context so requires, the singular includes the plural. IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any affixed by an officer of other person duly authorized to do so by order of its board or directors

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR

Dated 5/9/03 by Pam Para
PAM PARA, ASST. Vice President
State of FLORIDA }
HOUSEHOLD FINANCE CORPORATION
County of HILLSBOROUGH }

I certify that I know or have satisfactory evidence that PAM PARA
_____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the ASST. VICE PRES. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.


Notary Public in and for the state of FLORIDA
Residing at HILLSBOROUGH County
My appointment expires _____

Nevada Trust Deed Services, Inc.
1380 E. Sahara Ave. Suite B
Las Vegas, NV. 89104
800-624-1833
(702) 733-9900
(702) 733-6203 Fax



Richard M Carlson
My Commission DD045340
Expires July 28, 2005