When Recorded Return To:

Kévin Pointer 9370 Prospect Rd Sedro Woolley, WA 98284



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APPOINTMENT OF SUCCESSOR TRUSTEE

Wilshire Credit Corporation #:778059 "Pointer" ID:/4665634 Skagit, WA WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: KEVIN POINTER AND HEIDI POINTER, HUSBAND AND WIFE Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION Dated: 06/20/2001 Recorded on 06/29/2001 as Instrument No. 200106290102 In the County of SKAGIT, State of WASHINGTON

Property Address: 9370 Prospect Rd, Sedro Woolley, WA, 98284-8030

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 FIRST BANK OF BEVERLY HILLS FSB whose address is 14523 SW MILLIKAN WAY #20, BEAVERTON, OR 97005 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Wilshire Credit Corporation, a Nevada Corporation On October 29, 2003

KATHY ANDERSON, FINAL RELEASE DOCS TEAM LEAD

STATE OF Oregon COUNTY OF Washington

ON October 29, 2003, before me, SUE JONES, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Final Release Docs Team Lead, 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.

SUE JONED

Notary Expires: 08/29/2006 #360844



(This area for notarial seal) Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517 EES-20031029-0080 WASKAGI SKAGIT WA BAT: 5389/778059 KXWASUB1