When Recorded Return To:

Alliance Title Company 2183 Sutter Street San Francisco, CA 94115





12/31/2003 Page

1 12:52PM

APPOINTMENT OF SUCCESSOR TRUSTEE
NY #:0001338704 "SCHONS" Lender ID:11052/ESERVE Skagit, Washington CITIFINANCIAL MORTGAGE COMPANY #:0001338704 WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: STEVEN D. SCHONS AND MELANIE J. SCHONS, HUSBAND AND WIFE Original Beneficiary: ASSOCIATES HOME EQUITY LOAN CORPORATION

Dated: 05/22/2001 Recorded: 05/25/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200105250084 In the County of Skagit State of Washington

Property Address: 1210 HAWTHORNE PL, 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 FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT whose address is 2183 SUTTER STREET, , SAN FRANCISCO, CA 94115 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

CORPORATE

SEAL

ASSOCIATES HOME EQUITY LOAN CORPORATION

On December 10th, 2003

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On December 10th, 2003, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared MERHL GIBSON, 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, 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,

JANE EXCER Notary Expires: 11/01/2005 NOTARY PUBLIC

(This area for notarial seal)