When Recorded Return To:

Alliance Title Company 2183 Sutter Street San Francisco, CA 94115



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1/9/2004 Page

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Alliance Title

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APPOINTMENT OF SUCCESSOR TRUSTEE

CITIMORTGAGE, INC. #:0626174141 "KARWAL" Lender ID:7401/104092937 Skagit, Washington MERS #: 100013801040929378 VRU #: 1-888-679-6377

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

Original Trustor : SHAMSHER S KARWAL, AN UNMARRIED MAN Original Beneficiary : MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Dated: 08/28/2001 Recorded: 09/05/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No .: 200109050122 In the County of Skagit State of Washington

Property Address : 12707 WEDGEWOOD DRIVE, BURLINGTON, WA 98233

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 UNDERSWRITTEN 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC On December 3rd, 2003

MERHL GIBSON, Vice-President

CORPORTATION τ<sup>Ω</sup> ω H OCK THE OCKAWART ST

STATE OF Maryland COUNTY OF Frederick

On December 3rd, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

A. JANE EYLER Notary Expires: 11/01/2005



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