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Principal Residential Mortgage
ATTN: RELEASE, H1
711 High Street
Des Moines, IA 50392-0665

Appointment of Successor Trustee

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1939424-6 "SANDVIG" Skagit, Washington
MERS #: 10013590000007432 VRU #: 8886796377

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

Original Trustor : JOHN W. SANDVIG AND DONNA C. SANDVIG, HUSBAND AND WIFE
Original Beneficiary : PEOPLES BANK
Dated: 10/07/2002 Recorded: 10/11/2002 as Instrument No.: 200210110212 In the County of Skagit State of Washington

Property Address : 381 SNOHOMISH DRIVE, LA CONNER, WA 98257

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 FIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 15661 Red Hill Avenue, Suite 200, Tustin, CA 92780 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 19th, 2003

By: S. K. OLSON
S. K. OLSON, Assistant Secretary

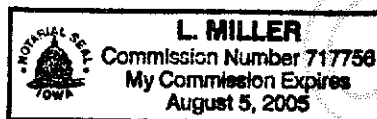


STATE OF Iowa
COUNTY OF Polk

On December 19th, 2003, before me, L. MILLER, a Notary Public in and for Polk County, in the State of Iowa, personally appeared S. K. OLSON, Assistant Secretary, 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.

L. MILLER
Notary Expires: 08/05/2005 #717756



(This area for notarial seal)