WHEN RECORDED MAIL TO: DAVID L MCKNIGHT 3610 GORIN PL EVERETT, WA 98208



2/18/2004 Page

1 of

1 8:34AM

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan # 5513090032

KNOW BY ALL THESE PRESENTS that DAVID L MCKNIGHT AND VIRGINIA M MCKNIGHT, HUSBAND AND WIFE, grantor FIRST AMERICAN TITLE COMPANY, is the trustee, and Mortgage Electronic Registration Systems, Inc. beneficiary under that certain trust deed dated 09/30/2003 and recorded on 10/10/2003 as instrument No. 200310100099 in Book _______, Page _______, of the Official Records of SKAGIT County, WASHINGTON.

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

NOW, THEREFORE, the undersigned hereby appoints Provident Funding Group, Inc., a California Corporation, whose address is 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401, 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.

Dated: February 6, 2004

Mortgage Electronic Registration Systems, Inc.

Namez Jack Mullin

Title: Assistant Secretary

State of California County of Sonoma

WITNESS my hand and official seal this February 6, 2004

Renee Parker, California Notary Public My commission expires 09/19/2007

Recording requested and prepared by:

Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401_

NOW WE WE WE

RENEE PARKER
COMM. #1440258
DTARY PUBLIC -CALIFORNIA