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Los Angeles, CA 90046



200405180034
Skagit County Auditor

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APPOINTMENT OF SUCCESSOR TRUSTEE

Network Branch #:4701280203562 "DERKLAND" Skagit, Washington PIF: 03/08/2004

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

Original Trustor : ELDON J. DERKLAND AND ELLEN E. DERKLAND, HUSBAND AND WIFE

Original Beneficiary : CITIFINANCIAL, INC.

Dated: 04/17/2003 Recorded: 04/18/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:
200304180097 In the County of Skagit State of Washington

Property Address : 12234 BAYHILL DR, 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 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.

CITIFINANCIAL, INC.

On April 30th, 2004


By: 
MERHL GIBSON, Vice-President

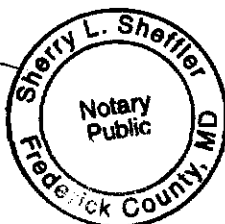


STATE OF Maryland
COUNTY OF Frederick

On April 30th, 2004, before me, SHERRY L. SHEFFLER, 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,


SHERRY L. SHEFFLER
Notary Expires: 12/31/2007



(This area for notarial seal)