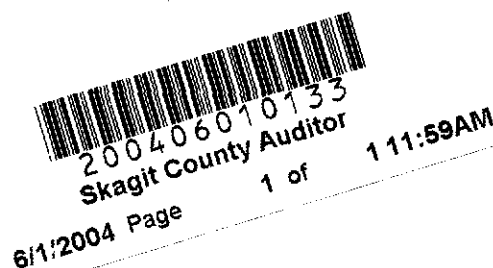


RICHARD SKEEN
23511 MOLLY LN
MOUNT VERNON, WA 98274-8177



FIRST HORIZON HOME LOAN CORPORATION #0041282351 "SKEEN" Lender ID: 849/1686346328 Skagit, Washington
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor : RICHARD E. SKEEN & JANET K. SKEEN, HUSBAND AND WIFE
Original Beneficiary : FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS
Dated: 02/25/2003 Recorded: 03/06/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:
200303060100 In the County of Skagit State of Washington

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;

FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS
On May 25th, 2004

By:

Carla Murphy, Administrative Officer

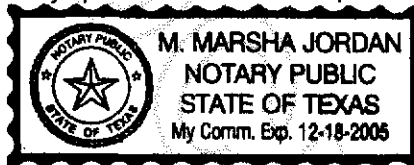


STATE OF Texas
COUNTY OF Dallas

On May 25th, 2004, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared Carla Murphy, Administrative Officer, 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,

M. MARSHA JORDAN
Notary Expires: 12/18/2005



(This area for notarial seal)