Provident Lunding

WHEN RECORDED MAIL TO: CHRIS J. OLDOW, SARAH J. OLDOW, 300 S 28TH ST MOUNT VERNON, WA 98274



12/8/2004 Page

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1 1:56PM

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan# 1312110214

KNOW ALL BY THESE PRESENTS that CHRIS J. OLDOW, SARAH J. OLDOW, HUSBAND AND WIFE, grantor, FIRST AMERICAN TITLE COMPANY is the trustee, and Provident Funding Associates, L.P. beneficiary under that certain trust deed dated 12/23/2002 and recorded on 1/3/2003 as Instrument No. 200201030072, Book, Page, of the Records of SKAGIT County, WA.

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

NOW, THEREFORE, the undersigned herby 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: November 19, 2004

Mortgage Electronic Registration Systems, Inc.

Commission # 1499392

Notary Public - California Sonoma County My Comm. Expires Aug 6, 2008

State Of California County Of Sonoma Name: Casey Williams
Title: Assistant Secretary

On November 19, 2004 before me Barbara Wolsko, Notary Public, personally appeared Casey Williams, Assistant Secretary, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity as Assistant Secretary, and that BY his /her/their signature on this instrument Mortgage Electronic Registration Systems, Inc., executed this instrument.

WINESS my hand and official seal this November 19, 2004

Barbara Wolsko, California Notary Public

My commission expires: 8/6/2008

Requested Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401