When Recorded Return To:

Alliance Default Services 8281 Melrose Ave, #300 Los Angeles, CA 90046



1/20/2005 Page

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1 8:54AM

APPOINTMENT OF SUCCESSOR TRUSTEE

CITIFINANCIAL MORTGAGE CORPORATION #:5000422233 "PANZERO" Lender ID:11012/ESERVE Skagit, Washington PIF: 12/31/2004

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

Original Trustor: RONALD A PANZERO AND KELLY R. PANZERO, HUSBAND AND WIFE

Original Beneficiary: HOMELAND MORTGAGE COMPANY

Dated: 07/11/2002 Recorded: 07/16/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200207160080 In the County of Skagit State of Washington

Property Address: 1020-19TH ST, ANACORTES, WA 98221-0000

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 8281 MELROSE AVENUE, SUITE 300, LOS ANGELES, CA 90046 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Citifinancial Mortgage Company, Inc. Successor in Interest by merge to Associates Home Equity Services, Inc.

Successor In Interest by Merge to Ford Consumer Finance Company, Inc.

On January 5th, 2005

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On January 5th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2005