When Recorded Return To:

Principal Residential Mortgage ATTN: RELEASE, H1 711 High Street Des Moines, IA 50392-0665



APPOINTMENT OF SUCCESSOR TRUSTEE

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1989274-4 "GARDNER" Skagit, Washington VRU #: 8886796377

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

Original Trustor: LONNIE L GARDNER AND CHAR GARDNER HUSBAND AND WIFE Original Beneficiary: WHIDBEY ISLAND BANK

Dated: 10/29/2002 Recorded: 11/05/2002 as Instrument No.: 20021105077 In the Co

the County of Skagit State of

Washington

Property Address: 8368 BIRDSVIEW MEADOWS LN, CONCRETE, WA 98237

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 EIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 15661 Red Hill Avenue, Suite 200, Tustin, CA 92780 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

PRINCIPAL RESIDENTIAL MORTGAGE, INC.

On December 28th, 2004

PAUL F. BOGNANNO, President & Chief

Executive Officer

STATE OF Iowa COUNTY OF Polk

On December 28th, 2004, before me, K. WHITWORTH, a Notary Public in and for Polk County, in the State of Iowa, personally appeared PAUL F. BOGNANNO, President & Chief Executive 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,

K!WHITWORTH

Notary Expires: 08/05/2005 #717758

K. WHITWORTH Commission Number 717758
My Commission Expires August 5, 2005

(This area for notarial seal)