When Recorded Return To:

MICHAEL RIDER 4008 M AVE ANACORTES, WA 98221-3550



3/1/2005 Page

1 of

1 9:27AM



APPOINTMENT OF SUCCESSOR TRUSTEE
FIRST HORIZON HOME LOAN CORPORATION #:0030536148 "RIDER" Lender ID:793/0030536148 Skagit, Washington WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: MICHAEL G.RIDER, A MARRIED MAN
Original Beneficiary: MORGAN FINANCIAL, INC.
Dated: 10/04/2002 Recorded: 10/31/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200210310169 In the County of Skagit State of Washington

Property Address: 4008 M AVENUE, ANACORTES, WA 98221

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 TENNESSEE BANK NATIONAL ASSOCIATION whose address is 4000 HORIZON WAY, , IRVING, TX 75063 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

FIRST HORIZON HOME LOAN CORPORATION On February 17th, 2005

Ursula McCormick, Administrative Officer

STATE OF Texas COUNTY OF Dallas

On February 17th, 2005, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared Ursula McCormick, 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

M-MARSHA JORDAN NOTARY PUBLIC STATE OF TEXAS My Comm. Exp. 12-18-2005

HOMELON

(This area for notarial seal)