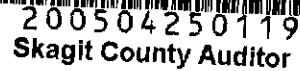


ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864



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CITIMORTGAGE, INC. #:0013074521 "MCKENNA-SMITH" Lender ID:101/0013074521 Skagit, Washington
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor : JOSEPH A MCKENNA SMITH AND KATHERINE E MCKENNA SMITH HUSBAND AND WIFE
Original Beneficiary : NATIONAL CITY MORTGAGE CO DBA ACCUBANC MORTGAGE
Dated: 07/08/2003 Recorded: 07/15/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:
200307150194 In the County of Skagit State of Washington

Property Address : 3818 CARPENTER ST, MT VERNON, WA 98274

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 UNDERSWRITTEN AGENT whose address is 460 DRAKE CIRCLE, SACRAMENTO, CA 95864 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

CITIMORTGAGE, INC.
On April 11th, 2005

By: SHARON E WILLIAMS, Vice-President



STATE OF Maryland
COUNTY OF Carroll

On April 11th, 2005, before me, SHAWN M LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared SHARON E WILLIAMS, Vice-President, 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,

SHAWN MEYERLY
Notary Expires: 10/06/2008



(This area for notarial seal)