When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



5/16/2005 Page

1 of

1 9:36AM



APPOINTMENT OF SUCCESSOR TRUSTEE

CITICORP TRUST BANK, FSB. #.0004452466 "NEFF" Lender ID:31000/ESERVE Skagit, Washington WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: ERNEST J. NEFF AND CHERYL C. N EFF, HUSBAND AND WIFE Original Beneficiary: CITICORP TRUST BANK, FSB

Dated: 05/21/2003 Recorded: 05/27/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200305270305 In the County of Skagit State of Washington

Property Address: 1711 S 30TH ST, MOUNT VERNON, WA 98273

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 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.

CITICORP TRUST BANK, FSB

On May 2nd, 2005

TICK W. BENCHO Vice-President

STATE OF Maryland

COUNTY OF Frederick

On May 2nd, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATRICK W. BENCHOFF. 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

Jane Eyler Notary Public Frederick Co., MD

RUS

CORPORATE SEAL