When Recorded Return To:



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ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

APPOINTMENT OF SUCCESSOR TRUSTEE

CITIMORTGAGE, INC. #:0626231779 "SCHWAB" Lender ID:4610/1686538047 Skagit, Washington MERS #: 100052599920103989 VRU #: 1-888-679-6377

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

Original Trustor: RICHARD SCHWAB AND ANN C SCHWAB HUSBAND AND WIFE, AS COMMUNITY PROPERTY Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Dated: 02/24/2003 Recorded: 02/28/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200302280183 In the County of Skagit State of Washington

Property Address: 17464 DUNBAR RD3 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 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

On May 17th, 2005

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On May 17th, 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