WHEN RECORDED MAIL TO: TIM KRESS DANIELLE T NICHOLSON-KRESS PO BOX 736 LA CONNER, WA 98257



9/15/2005 Page

1 of

1 3:11PM

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 1312020152

KNOW ALL BY THESE PRESENTS that Tim Kress and Danielle T. Nicholson-Kress, husband and wife, grantor, FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION is the trustee, and Provident Funding Associates, L.P., beneficiary under that certain trust deed dated 3/4/2002 and recorded on 3/15/2002 as Instrument No. 200203150183, Book, Page, of the Records of Skagit County, WA.

The undersigned, who is the present beneficiary under the deed of trust, desires to appoint a new

trustee in the place and stead of the original trustee named above.

NOW, THEREFORE, the undersigned herby appoints Provident Funding Group, Inc., a California Corporation whose address is 1235 N. Dutton Avenue, Suite E, Santa Rosa, Ca 95401, as successor trustee under the trust deed, to have all the power of the original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document.

Dated: September 7, 2005

Mortgage Electronic Registration Systems, Inc.

Name: Susan Walker

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On 9/7/2005 before me Susan Tamboury, personally appeared Susan Walker, Assistant Vice President, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity as Assistant Vice President and that BY his/her/their signature on this instrument Mortgage Electronic Registration Systems, Inc., executed this instrument.

Witness my hand and official seal this September 7, 2005

SUSAN TAMBOURY
Comm. # 1382349
NOTARY PUBLIC - CALIFORNIA
Sonoma County
My Comm. Expires Oct 29, 2006

Susan Tamboury Notary Public California
My commission expires: 10/29/2006

Prepared by: Provident Funding Associates, L.P., 1235 N.Dutton, Suite E, Santa Rosa, Ca 95401, by: Susan Walker