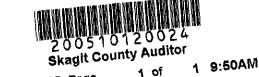
ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



10/12/2005 Page

APPOINTMENT OF SUCCESSOR TRUSTEE

Network Branch #:4701080129569 "WELCH" Skagit, Washington PIF: 09/21/2005 WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: FRANK H. WELCH AND DORIS WELCH, HIS WIFE

Original Beneficiary: CITIFINANCIAL, INC.
Dated: 04/28/2005 Recorded: 05/02/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200505020146 In the County of Skagit State of Washington

Property Address: 22731 PRAIRIE RD, SEDRO WOOLLEY, WA 98284

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.

THE CHARGE THE PARTY OF THE PAR

SEA

CITIFINANCIAL, INC. On October 3rd, 2005

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Carroll

On October 3rd, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County in the State of Maryland, personally appeared MERHL GIBSON, 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 land official seal,

SHAWN LYERLY Notary Expires: 10/06/2008

Shawn Lyerly Notary Public Carroll County, MD

(This area for notarial seal)