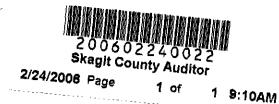
When Recorded Return To:

AllNation Title Services 460 Drake Circle Sacramento, CA 95864



APPOINTMENT OF SUCCESSOR TRUSTEE

CITIFINANCIAL MORTGAGE CORPORATION #:0002050286 "BAYS" Lender ID:11036/0002050286 Skagit, Washington PIF:

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

Original Trustor: VIVIAN B BAYS AND JOHN M BAYS WIFE AND HUSBAND

Original Beneficiary: DECISION ONE MORTGAGE COMPANY, LLC.

Dated: 04/27/2001 Recorded: 05/11/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200105110109 In the County of Skagit State of Washington

Property Address: 3513 SENECA DR, MOUNT VERNON, WA 98273-5700

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 ALLIANC HTS 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.

Citifinancial Mortgage Company, Inc. Successor in Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc.

On January 30th, 2006

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On January 30th, 2006, 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: 11/01/2009

BY ITS AGENT\* ALLMATION TITLE SERVICES