WHEN RECORDED MAIL TO: FRANK J OSBORNE LINDA M PENWARDEN 5102 HEATHER DR ANACORTES, WA 98221



9/8/2006 Page

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1 9:42AM

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 5213080401

KNOW ALL BY THESE PRESENTS that FRANK J OSBORNE AND LINDA M PENWARDEN, HUSBAND AND WIFE, grantor, FIRST AMERICAN TITLE COMPANY is the trustee, and Provident Funding Associates, L.P., California Limited Partnership, beneficiary under that certain trust deed dated 9/8/2003 and recorded on 9/19/2003 as Instrument No. 200309190047, 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: August 25, 2006

Mortgage Electronic Registration Systems, Inc.

Name: Renee Parker

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On 8/25/2006 before me Susan Tamboury, personally appeared Renee Parker, 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 August 25, 2006

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

System 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: Renee Parker,