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APPOINTMENT OF SUCCESSOR TRUSTEE

HSBC MORTGAGE CORPORATION (USA) #:5898181 "MORRISON" Lender ID:H20/002/0209451574 Skagit, Washington WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: WILLIAM O MORRISON MARRIED, MARGIE E MORRISON MARRIED Original Beneficiary: CHAMPION MORTGAGE, A DIVISION OF KEY BANK, NA

Dated: 12/05/2006 Recorded: 12/15/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

20061215017-In the County of Skagit State of Washington 200612150117

Property Address: 4720 YORKSHIRE DR, ANACORTES, WA 98221

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 STEWART TITLE GUARANTY COMPANY whose address is 9700 BISSONNET, SUITE 1500, MAIL CODE REC-388, HOUSTON, TX 77036 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

BENEFICIAL WASHINGTON INC. On December 31st, 2007

REBECCA A COSGROVE, Vice-President

WASHING ON INCOME.

STATE OF New York COUNTY OF Erie

On December 31st, 2007, before me, PAUL MILEWSKI, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A COSGROVE, 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 and official seal,

PAUL MILEWSKI

Notary Expires: 04/19/2008 #01MI6108418

NOTARY PUBLIC PUBLIC

(This area for notarial seal)