

1/28/2008 Page

1 of

211:55AM

When recorded return to:

LandAmerica Default Services
Post Office Box 5899
6 Executive Circle
Suite 100
Irvine, CA 92616

127911.8

Space above this line for recorders use only

LAND TITLE OF SKAGIT COUNTY TS # 006-16585 APN: P109333

Order # 30097873

Loan # 0030018704

Appointment of Successor Trustee

NOTICE IS HEREBY GIVEN that LAWYERS TITLE INSURANCE CORPORATION, a corporation formed under RCW 61.24, whose address is Post Office Box 5899 6 Executive Circle Suite 100 Irvine, CA 92616 is hereby appointed Successor Trustee under that certain Deed of Trust dated 2/22/2005, executed by LUCINDA F BERRIGTON AND JAMES T BERRINGTON, WIFE AND HUSBAND. as Grantor, in which KAREN L. GIBBON was named as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as Beneficiary, and recorded on 2/28/2005, under Auditor's File No. 200502280010, Official Records. Said real property is situated in Skagit County, Washington and is more particularly described as follows:

LOT 29, "MADDOX CREEK P.U.D. PHASE 1," AS PER PLAT RECORDED IN VOLUME 16 OF PLATS, PAGES 121 THROUGH 130, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

IN WITNESS WHEREOF, the undersigned Beneficiary has hereunto set his hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Appointment of Successor Trustee TS # 006-16585 Page 2

Dated: 12/12/07

HSBC Bank USA National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-2

By: Vice President

State of New Jersey County of Camden

/ personally appeared Victor Parisi of HSBC Bank USA National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-2, the corporation that executed this document. He/She acknowledged that executing this document was his/her free and voluntary act and that he/she is authorized to execute this document.

Witness my hand and official seal hereto affixed this day and year.

, Notary Public JOSEPH J. IACOVELLI

Notary Public in and for the State of _____NOTARY PUBLIC OF NEW JERSEY

My Commission expires:

reli

Commission Expires 4/3/2012