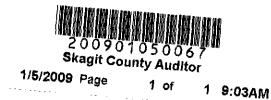
When Recorded Return To:

CHARTER ONE BANK, N.A. CONSUMER FINANCE OPERATIONS ONE CITIZENS DRIVE (RJW215) RIVERSIDE, RI 02915



APPOINTMENT OF SUCCESSOR TRUSTEE

CHARTER ONE BANK, N.A. #:4507731525 "KRATT" Skagit, Washington WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust Described as follows:

Original Trustor: JEREL D. KRATT AND JESSY H. KRATT, HUSBAND AND WIFE
Original Beneficiary: CHARTER ONE BANK, N.A.
Dated: 01/30/2007 Recorded: 02/26/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200702260097 In the County of Skagit State of Washington

Property Address: 8295 EMMANUEL LANE, CONCRETE, WA 98237

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 COMPANY OF SKAGIT COUNTY whose address is 106 CASCADE PLACE, SUITE 104, BURLINGTON, WA 98233 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A.

On November 18th, 2008

Patricia Waldeck, Duty Authorized

STATE OF Rhode Island COUNTY OF KENT

On November 18th, 2008 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Patricia Waldeck, Duly Authorized, 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), of the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

2005

WITNESS my hand and official seal,

SUZANNE M. MAZUR

Notary Expires: 10/01/2012 #39964

(This area for notarial seal)