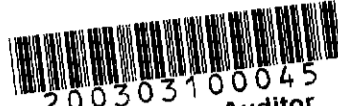


When Recorded Return To:

Matthew Specht  
1231 S 10th St  
Mount Vernon, Wa 982745023



200303100045  
Skagit County Auditor  
3/10/2003 Page 1 of 1 9:31AM

**APPOINTMENT OF SUCCESSOR TRUSTEE**



FIRST HORIZON HOME LOAN CORPORATION #0023014731 "SPECHT" Lender ID:792462/0023014731

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

Original Trustor: MATTHEW SPECHT AN UNMARRIED MAN,  
Original Beneficiary: FIRST HORIZON CORPORATION D/B/A SUNBELT  
Dated: 12/20/2000  
Recorded on 12/29/2000 as Instrument No. 200012290066 Book N/A, Page N/A,  
In the County of SKAGIT, State of WASHINGTON

Property Address: 231 South Anacortes Street, Burlington, WA, 98233

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 TENNESSEE BANK NATIONAL ASSOC. whose address is 4000 HORIZON WAY, IRVING, TX 75063 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

On February 28, 2003

FIRST HORIZON CORPORATION D/B/A SUNBELT

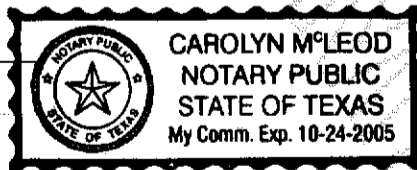
By: *Marsha Jordan*  
MARSHA JORDAN, ADMINISTRATIVE OFFICER



STATE OF Texas  
COUNTY OF Dallas

ON February 28, 2003, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MARSHA JORDAN, ADMINISTRATIVE OFFICER, 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.

*Carolyn McLeod*



First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662  
KDE-20030219-0005 WASKAGI SKAGIT WA BAT: 111269/0023014731 KXWASUB1