

When Recorded Return To:

Principal Residential Mortgage
ATTN: RELEASE, H1
711 High Street
Des Moines, IA 50392-0665



200308050098
Skagit County Auditor
8/5/2003 Page 1 of 1 9:41AM



Appointment of Successor Trustee

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #.8024355-3 "POLIAK" Skagit, Washington
MERS #: 10013590000009388 VRU #: 8886796377

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

Original Trustor : BRUCE A POLIAK, AN UNMARRIED INDIVIDUAL
Original Beneficiary : PEOPLES BANK
Dated: 12/18/2002 Recorded: 12/20/2002 as Instrument No.: 200212200167 In the County of Skagit State of Washington

Property Address : 2401 S 15TH STREET, MOUNT VERNON, WA 98274

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 FIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 15661 Red Hill Avenue, Suite 200, Tustin, CA 92780 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On July 7th, 2003

By: _____
S. K. OLSON, Assistant Secretary

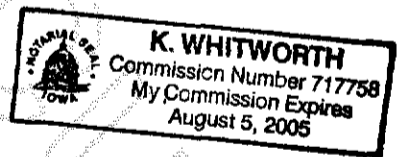


STATE OF Iowa
COUNTY OF Polk

On July 7th, 2003, before me, K. WHITWORTH, a Notary Public in and for Polk County, in the State of Iowa, personally appeared S. K. OLSON, Assistant Secretary, 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,

K. WHITWORTH
Notary Expires: 08/05/2005 #717758



(This area for notarial seal)