

When Recorded Return To:

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



200310020078  
Skagit County Auditor

10/2/2003 Page 1 of 1 9:57AM



**Appointment of Successor Trustee**

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:3678581-4 "GARDENER" Skagit, Washington VRU #: 8886796377

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

Original Trustor : NANCY W GARDENER AND WAYNE A GARDENER, WIFE AND HUSBAND  
Original Beneficiary : HORIZON BANK, A SAVINGS BANK  
Dated: 08/16/2002 Recorded: 08/21/2002 as Instrument No.: 200208210055 In the County of Skagit State of Washington

Property Address : 11197 2ND STREET, MOUNT VERNON, WA 98273

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.

PRINCIPAL RESIDENTIAL MORTGAGE, INC.  
On August 27th, 2003

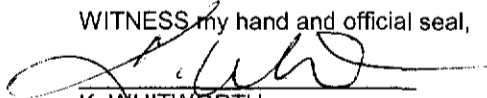
By:   
S.K. OLSON, SENIOR VICE PRES. &  
SEC., SERVICING



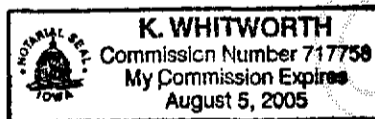
STATE OF Iowa  
COUNTY OF Polk

On August 27th, 2003, before me, K. WHITWORTH, a Notary Public in and for Polk County, in the State of Iowa, personally appeared S.K. OLSON, SENIOR VICE PRES. & SEC., SERVICING, 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)