When Recorded Return To:

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



1/12/2004 Page

111:27AM



Appointment of Successor Trustee

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:3673464-8 "GILBERT" Skagit, Washington VRU #: 8886796377

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

Original Trustor: STEVEN A GILBERT AND TAMARA M GILBERT, HUSBAND AND WIFE

Original Beneficiary: HORIZON BANK, A SAVINGS BANK
Dated: 04/25/2002 Recorded: 05/02/2002 as Instrument No.: 200205020079 In the County of Skagit State of

Washington

Property Address: 17064 KOKANEE CT, 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.

PRINCIPAL RESIDENTIAL MORTGAGE, INC.

On December 11th, 2003

S.K. OLSON, SENIOR VICE PRES. &

SEC., SERVICING

STATE OF Iowa COUNTY OF Polk

On December 11th, 2003, before me, L. MILLER, 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,

L. MILLER

Notary Expires: 08/05/2005 #717756

L. MILLER Commission Number 717758 My Commission Expires
August 5, 2005

(This area for notarial seal)