After recording, return to
LUDWIGSON,THOMPSON,HAYES & BELL
119 No. Commercial St., Suite 170
P. O. Box 399, Bellingham, WA. 98227

200511140159
Skagit County Auditor
11/14/2005 Page 1 of 1 10:42AM

UNOFFICIAL DOCUMENT

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS:

DAVID D. KELTZ and LINDA L. KELTZ, husband and wife, are the Grantors and Westward Financial Services Corporation, a corporation, is the Trustee, and HORIZON BANK is the Beneficiary, under that certain trust deed dated October 24, 1995, and recorded on October 31, 1995, under Skagit County Auditor's No. 9510310124. and re-recorded on May 8, 1995, under Skagit County Auditor's No. 9605080082, records of Skagit County, Washington.

The undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a new Trustee in the place and stead of the Trustee above named;

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints JOHN S. LUDWIGSON , whose address is Bellingham Towers, Suite 170, 119 No. Commercial Street, P. O. Box 399, Bellingham, WA. 98227, as successor trustee under said Deed of Trust, to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned Beneficiary has hereunto set his/her/their hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

DATED: November 4, 2005.

HORIZON BANK
By Tammy Barnett SVP
By Marjorie LaValley AVP

STATE OF WASHINGTON)
) ss.
COUNTY OF WHATCOM)

On this day before me, the undersigned, a notary public in and for the State of Washington, personally appeared Tammy Barnett and Marjorie LaValley, to me known to be the SVP and AVP, respectively, of HORIZON BANK, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein stated, and on oath stated that they are authorized to execute said instrument.

WITNESS my hand and seal this 4th day of November, 2005.

Trista Marie Chilson
NOTARY PUBLIC for the State of Washington.
Trista Marie Chilson
My commission expires: 03-15-2008

TRISTA MARIE CHILSON
COMMISSION EXPIRES
NOTARY PUBLIC
3-15-08
STATE OF WASHINGTON