After recording, mail to: Horizon Bank 2211 Rimland Drive Suite 230 Bellingham, WA 98226 Attn: MG Ref#: AHF635

Filed for record at request of: Horizon Bank

2211 Rimland Drive Suite 230 Bellingham, WA 98226



11/10/2008 Page

1 10:31AM

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS:

David D. Keltz and Linda L. Keltz is/are the Grantor(s); and Horizon Bank is the Beneficiary under that certain Deed of Trust dated October 24, 1995 and recorded on October 31, 1995 under recording number 9510310124 in Volume 1490 at page 0148 in the official records of Skagit County, State of Washington and re-recorded on May 8, 1996 under recording number 9605080082 in Volume 1546 at page 0587 in the official records of Skagit County, State of Washington.

NOW THEREFORE, in the view of the premises, the undersigned hereby appoints Westward Financial Services Corporation whose address is 1500 Cornwall Avenue, Bellingham, WA 98225 as successor trustee under said Deed of Trust, to have all the powers of said original trustee, effective immediately.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto set his hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereto by its duly authorized officer.

DATED: November 7, 2008

Horizon Bank

elet Martinson Violet Martinson, Vice President

State of Washington)

) ss

County of Whatcom)

I certify that I know or have satisfactory evidence that Violet Martinson the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she is authorized to execute the instrument and acknowledge it as the Assistant Vice President of Horizon Bank to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: Nuchtur 7, 2008

Meun-ar Melissa Ann Gaines

Notary Public in and for the State of Washington,

Residing at Bellingham

My commission expires: 12/19/2008

