

After recording return to:
Portland Teachers Credit Union
Lending Services
PO Box 3750
Portland, OR 97208-3750

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that RICHARD SEVERS is the grantor, and PETER C McCORD is the trustee, and PORTLAND TEACHERS CREDIT UNION is the beneficiary under that certain trust deed dated 9/16/98, and recorded on 9/18/98 in book/reel/volume No. 181 at page 465 or as fee/file/instrument/microfilm/reception No. of the Mortgage Records of SKAMANIA County and state of WASHINGTON.

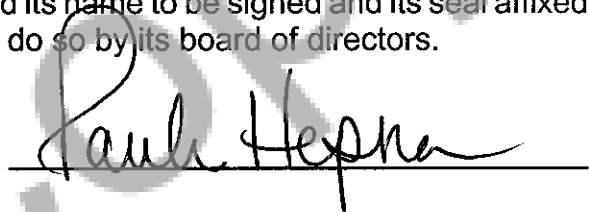
The undersigned, which is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints MONICA M O'BRIEN, a Washington attorney, whose address is 5410 SW MACADAM AVE, SUITE 100, Portland, OR 97239-3824, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: September 14, 2005

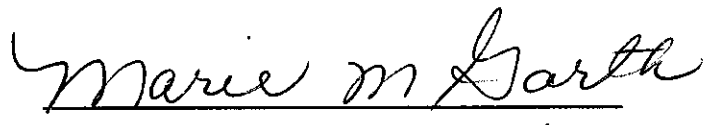


STATE OF OREGON, County of Multnomah

This instrument was acknowledged before me on

By Paula Hepner
As Coordinator of Titles and Insurance
Of Portland Teachers Credit Union




My commission expires: 4/5/09