

And When Recorded Mail To:
T.D. SERVICE COMPANY
1820 E. FIRST STREET
SUITE 300
SANTA ANA, CA 92705

Space above for Recorder's use
APPOINTMENT OF SUCCESSOR TRUSTEE

Customer#: 580 Service#: 3007880RL1
Loan#: 142515



RAY L. KRALL AND ALICE F. KRALL, HUSBAND AND WIFE is the grantor, and ADMINISTRATOR OF THE SMALL BUSINESS ADMINISTRATION is the beneficiary under that certain deed of trust dated MAY 03, 1997 and recorded on JUNE 16, 1997, as Instrument No. 128396, in Book No. 166, at Page No. 192 in records of SKAMANIA County, State of WASHINGTON described as follows:
As more fully described in said Deed of Trust

The undersigned, who is the present beneficiary under said deed of trust, desires to appoint a new trustee in the place and stead of U.S. SMALL BUSINESS ADMINISTRATION.

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints T.D. ESCROW SERVICES, INC. DBA, T.D. SERVICE COMPANY 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, a corporation, has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Dated: FEBRUARY 27, 2006


Beneficiary:

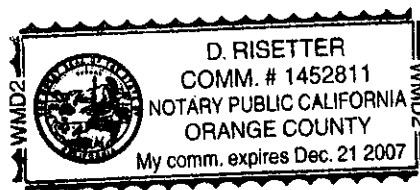
JPMORGAN CHASE BANK AS TRUSTEE OF THE SECURITY NATIONAL MORTGAGE LOAN TRUST 2001-3 BY SN SERVICING CORPORATION, ITS ATTORNEY IN FACT

By: 
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On FEBRUARY 27, 2006, before me, D. Risetter, a Notary Public, personally appeared Julie A. Yates, Vice President 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(ies) and that by his/her/their signature(s) 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.


(Notary Name): D. Risetter



Recording Requested By:
T.D. SERVICE COMPANY