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WAST2-4 3/26/00

Document Prepared by: Joel Sheffey When recorded return to: ALTEGRA CREDIT COMPANY PO BOX 1838 PITTSBURGH, PA 15230-1838 IDC 23-551

Loan #: 1004024962 Investor Loan #: 0005726377 Pool #: PIN/Tax ID #: Property Address: 502 RIVER ROAD WASHOUGAL, WA 98671

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J. MICHAEL GARVISON

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE

Sharon A. Schwan is hereby appointed successor Trustee under that certain Deed of Trust described below. Original Grantor(s): JEFFREY M. HIERSCHE AND JANAE M. HIERSCHE, HUSBAND AND WIFE, Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION Original Trustee: FIRST AMERICAN TITLE INSURANCE

Loan Amount: \$136,000.00

Date of Deed of Trust: 01/30/2001

Date Recorded: 02/06/2001 Book: 206

Instrument Number:

Page: 448 and recorded in the records of SKAMANIA County, State of Washington, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/05/2002.

FIRST FRANKLIN FINANCIAL CORPORATION

Stand Les

Sharon A. Schwan Assistant Vice President

On this date of 06/05/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Nicholas E. Crow and Sharon A. Schwan known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Vice President respectively of FIRST FRANKLIN FINANCIAL CORPORATION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: DIONNE R. WILLIAMS

My Commission Expires: 10/31/2005

Dionne R. Witliams, Notary Public City Of Pitsburgh, Allegheny County My Commission Expires Oct. 31, 2005

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