146353

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Return Address:

Alliance Title Attn: Trustee Department-42947 2183 Sutter Street San Francisco, CA 94115 Alliance THE Co.

Det 28 | 14 FH '02

PLANTY

SUBSTITUTION OF TRUSTEE

Indexing information required by the Washington State Auditor's Recorder's Office, (RCW 36.18 and RCW 65.04) 1797;

Reference # (If applicable): 0021827258
Original Beneficiary: GATEWAY FINANCIAL SERVICES
Grantor (Current Beneficiary): MÖRTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
Original Trustee: SKAMANIA COUNTY TITLE COMPANY
Grantee (Current Trustee): FIRST AMERICAN TITLE INSURANCE COMPANY
Deed of Trust recorded: 12-4-1998, File No. 133595, Volume 183, Page 919

State of Washington County of SKAMANIA Loan No. 0021827258 Feed: 0210217C.TXT adered to be by Befrec

WHEREAS, WAYLON'S SMITH, WENDY A SMITH was the original trustor, and SKAMANIA COUNTY TITLE COMPANY, was the original Trustee, and GATEWAY FINANCIAL SERVICES was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 11-24-98, recorded 12-4-1998, under Auditor's Recorder's File No. 133595 in Volume 183 of Mortgages, at Page 919, records of SKAMANIA County, Washington, as more particularly described in said Deed of Trust.

WHEREAS, the undersigned is the present beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of the present trustee thereunder,

NOW THEREFORE, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY, whose address is c/o Alliance Title, 2183 Suiter Street, San Francisco, California 94115, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and or/neuter, and the singular number includes the plural.

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Dated October 17, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



JAME SPENS

Mitross

Mitross

CERGLOTIE STIPSON

Mitross

STATE OF MARYLAND

COUNTY OF FREDERICX

JESS

ASSISTANT SECRETARY

On the 17th day of October , 2002 , personally appeared before an KENNETH A. KLIMA, JR. and JENNIFER J. SUBLESKY , who duly mean did say that they are the VICE FRESIDENT are assistant SECRETARY of the above named beneficial corporation, and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors and said KENNETH A. KLIMA, JR. and JENNIFER J. SUBLESKY do duly acknowledge to me that said corporation sessouted the same.

IM MITNESS MMEMEOF I harmunto set my hend and official seel.

AME FYLER

COPPLISSION EXPIRES: November 1, 2005

NOTARY
PUBLIC

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PHEEVICE

RMA3

LOAM: 000021827258 HIN: 1800101 0000063322 6 HERS PHONE: 1-868-679-6377