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BOOK 237 PAGE 383

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SPR  
BY Alliance Title

Feb 18 4 11 PM '03

Amos

J. MOORE

**Return Address:**

Alliance Title  
Attn: Trustee Department-43019  
2183 Sutter Street  
San Francisco, CA 94115

**SUBSTITUTION OF TRUSTEE**

Indexing information required by the Washington State Auditor's Recorder's Office, (RCW 26.18 and RCW 65.04) 1997;

Reference # (If applicable): 0023746811  
Original Beneficiary: CRESTAR MORTGAGE CORPORATION  
Grantor (Current Beneficiary): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC  
Original Trustee: WASHINGTON ADMINISTRATIVE SERVICES INC  
Grantee (Current Trustee): FIRST AMERICAN TITLE INSURANCE COMPANY  
Deed of Trust recorded: 4-25-2000, File No. 137979, Volume 198, Page 666

State of Washington  
County of SKAMANIA  
Loan No. 0023746811  
Feed: 0302037C.TXT

WHEREAS, VALERIE KELLY, JOHN M MC SHERRY was the original trustor, and WASHINGTON ADMINISTRATIVE SERVICES INC, was the original Trustee, and CRESTAR MORTGAGE CORPORATION was the original beneficiary under that certain deed of trust, together with any modifications thereto (the "Deed of Trust"), dated as of 04-12-2000, recorded 4-25-2000, under Auditor's/Recorder's File No. 137979 in Volume 198 of Mortgages, at Page 666, 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 Sutter 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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BOOK 237 PAGE 384

Dated January 28, 2003

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



21-  
KENNETH BALOGH  
Witness

By: T.C.F.  
TODD C. KRZYSIAK  
VICE PRESIDENT

Geraldine Simpson  
GERALDINE SIMPSON  
Witness

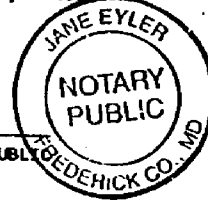
Kenneth A. Klima, Jr.  
KENNETH A. KLIMA, JR.  
ASSISTANT SECRETARY

STATE OF MARYLAND )  
COUNTY OF FREDERICK ) ss

On the 28th day of January, 2003, personally appeared before me  
TODD C. KRZYSIAK and KENNETH A. KLIMA, JR., who  
duly sworn did say that they are the VICE PRESIDENT and  
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 TODD C. KRZYSIAK and  
KENNETH A. KLIMA, JR. do duly acknowledge to me that said corporation  
executed the same.

IN WITNESS WHEREOF I hereunto set my hand and official seal.

Jane Eyler  
JANE EYLER, NOTARY PUBLIC  
COMMISSION EXPIRES: November 1, 2005



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LOAN:000023746811 MIN:1000101 0000191463 3 MERS PHONE: 1-888-679-6377