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BOOK 240 PAGE 174

Return to:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683

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 Nationwide Title
 Clearing
 APR 9 9 39 AM '03
 O'Leary
 J. MICHAEL

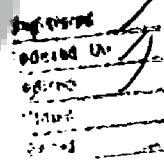
Loan#: 771676 SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, J. MCGREGOR COLT, A MARRIED MAN
 was the original Trustor, SKAMANIA COUNTY TITLE
 was the original Trustee, and GREENPOINT MORTGAGE FUNDING, INC.
 was the original Beneficiary under that certain Deed of Trust dated 03/14/00 in SKAMANIA County,
 Washington, under Doc No: 137656 or Book 197 page 483
 WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the
 undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee
 thereunder. NOW, THEREFORE, the undersigned hereby substitutes: NATIONWIDE TITLE CLEARING,
 a Washington State corp., as Trustee under said Deed of Trust.

Dated: 03/08/03

MATRIX CAPITAL BANK ACTING AS POWER OF ATTORNEY FOR HARBOR
 FINANCIAL MORTGAGE CORPORATION, PREVIOUSLY KNOWN AS ATLANTIC
 FINANCIAL CORPORATION

BY: 
 Elsa McKinnon
 Vice President


 Notary Public
 State of Florida
 My Commission Expires Jan. 8, 2007
 # 000176150
 Bonded through
 Florida Notary Assn., Inc.

STATE OF FLORIDA COUNTY OF PINELLAS

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Elsa McKinnon
 with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Vice President
 of MATRIX CAPITAL BANK ACTING AS POWER OF ATTORNEY FOR HARBOR
 FINANCIAL MORTGAGE CORPORATION, PREVIOUSLY KNOWN AS ATLANTIC
 FINANCIAL CORPORATION

the within bargainer, and that he/she, as such corporate officer, being authorized to do so, executed the within
 instrument for the purposes therein contained by signing the name of the corporation thereto as such
 Vice President WITNESS my hand and official seal at office in said county
 this 8th day of March, 2003


 Steven Rogers
 Notary Public/Commission expires 01/08/2007



STEVEN ROGERS
 Notary Public, State of Florida
 My Commission Exp. Jan. 8, 2007
 # 000176150
 Bonded through
 Florida Notary Assn., Inc.

WHEREAS, J. MCGREGOR COLT, A MARRIED MAN
 was the original Trustor, SKAMANIA COUNTY TITLE
 was the original Trustee, and GREENPOINT MORTGAGE FUNDING, INC.
 was the original Beneficiary under that certain Deed of Trust dated 03/14/00 in SKAMANIA County,
 Washington, under Doc No: 137656 or Book 197 page 483
 NATIONWIDE TITLE CLEARING, as successor Trustee under said Deed of Trust and as successor Trustee,
 having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the
 obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and
 reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said
 Trustee under said Deed of Trust.


Dated: 03/08/03

NATIONWIDE TITLE CLEARING BY: , Steve Rogers, Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

On 03/08/03 before me, THE UNDERSIGNED, Notary Public, personally appeared Steve Rogers, personally
 known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed
 to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that
 by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the same.
 WITNESS MY hand and official seal.


 Notary Public


 ELSA MCKINNON
 Notary Public, State of Florida
 My comm. expires Nov. 14, 2006
 No. 00165344
 Bonded through
 (800) 432-4254 Florida Notary Assn., Inc.

MPSRC SW 245PB