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SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, SUSAN PHARES & JEFFERY SYVERSON was the original Trustor, SKAMANIA COUNTY TITLE COMPANY was the original Trustee, and FIRST FRANKLIN FINANCIAL CORPORATION was the original Beneficiary under that certain Deed of Trust dated 05/29/01 in SKAMANIA County, Washington, under Doc No: 141300 or Book 210 page 632

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: FIRST FRANKLIN FINANCIAL CORPORATION, a Washington State corp., as Trustee under said Deed of Trust.

Dated: 04/22/03
FIRST FRANKLIN FINANCIAL CORPORATION

BY: Christine L. DePaolo
Christine L. DePaolo
Officer

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Christine L. DePaolo with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Officer of FIRST FRANKLIN FINANCIAL CORPORATION

the within bargainor, 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 Officer. WITNESS my hand and official seal at office in said county this 22nd day of April, 2003

Dionne R. Williams
Dionne R. Williams
Notary Public/Commission expires 10/31/2005

Notarial Seal
Dionne R. Williams, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Oct. 31, 2005
Member, Pennsylvania Association Of Notaries

WHEREAS, SUSAN PHARES & JEFFERY SYVERSON was the original Trustor, SKAMANIA COUNTY TITLE COMPANY was the original Trustee, and FIRST FRANKLIN FINANCIAL CORPORATION was the original Beneficiary under that certain Deed of Trust dated 05/29/01 in SKAMANIA County, Washington, under Doc No: 141300 or Book 210 page 632

FIRST FRANKLIN FINANCIAL CORPORATION, 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: 04/22/03
FIRST FRANKLIN FINANCIAL CORPORATION

BY: Christine L. DePaolo
Christine L. DePaolo
Officer

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY

On 04/22/03 before me, THE UNDERSIGNED, Notary Public, personally appeared Christine L. DePaolo 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.
Dionne R. Williams
Dionne R. Williams Notary Public

Notarial Seal
Dionne R. Williams, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Oct. 31, 2005
Member, Pennsylvania Association Of Notaries



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