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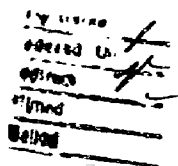
OCT 31 4 22 PM '03

J. MICHAEL GRIFFIN

WHEN RECORDED MAIL TO:

Thomas J Smart  
Lee E Smart  
131 Jennifer Way  
Washougal, WA 98671

State of Washington  
County of Skamania  
Loan Number: 2005951393



### Substitution of Trustee and Full Reconveyance

The undersigned Old Kent Mortgage Company, as the owner and holder of the Notes secured by Deed of Trust dated, 05/14/1999, made by Thomas J Smart and Lee E Smart, Trustor(s) to Old Kent Mortgage Company dba National Pacific Mortgage, as Trustee and Clark County School Employees Credit Union as Beneficiary, which Deed of Trust was recorded 05/19/1999, in Book/Volume 189, Page 518, as Document No. 135214 in the office of the County Auditor of Skamania, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 10/06/2003

Old Kent Mortgage Company

PRLAP, Inc., trustee


  
Suzanne M. Haumesser  
Senior Vice President

  
Anna V. Bates  
Vice President

STATE OF New York, COUNTY OF Erie

On 10/06/2003 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Anna V. Bates, Vice President, 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/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.  
Witness my hand and official seal.

PREPARED BY:  
Robin Krentz  
Bank of America Mortgage  
475 CrossPoint Pkwy, Getzville NY 14068

  
Donna Haentges  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires November 17, 2005

