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

FILED
 STATE OF FLORIDA
 Nationwide Title Clearing

JAN 13 3 45 PM '04

AMOSER

J.H.O.

Loan# 1519924390

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, STEPHEN A. TOWNSEND & GINGER B TOWNSEND
 Trustor, SKAMANIA COUNTY TITLE COMPANY
 original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
 original Beneficiary under that certain Deed of Trust dated 02/13/02 in SKAMANIA
 County, Washington, under Doc No: 143804 or Book 220 page 702

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: 12/26/03

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY:

Elsa McKinnon

Vice President

STATE OF FLORIDA

COUNTY OF PINELLAS

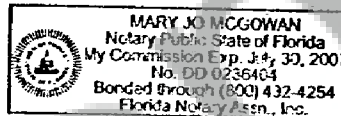
Before me, a Notary Public, in and for said State and County aforesaid, personally appeared
 Elsa McKinnon with whom I am personally acquainted, and who, upon oath, acknowledged
 him/herself to be the Vice President

of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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 26th day of December, 2003

Mary Jo McGowan

Notary Public/Commission expires 07/30/2007



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: 12/26/03

NATIONWIDE TITLE CLEARING

BY:

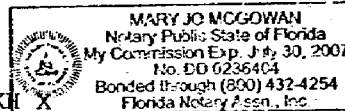
Steve Rogers, Vice President

STATE OF FLORIDA

COUNTY OF PINELLAS

On 12/26/03 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



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