

When Recorded Return To:

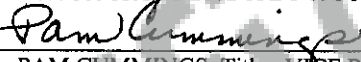
TransUnion Settlement Solutions, Inc., Attn: Release Dept.  
8742 Lucent Blvd Suite 500, Littleton, CO 80129-2386  
Loan #: 0008745358 Inv #: 478 MIN #:

**SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**

**WHEREAS**, U.S. BANK, NA AS TRUSTEE FOR THE CONSECO FINANCE HOME LOAN GRANTOR TRUST 2002-A BY ITS AIF EMC MORTGAGE CORPORATION, whose address is 909 HIDDEN RIDGE DR., STE 200, IRVING, TX 75038, the present Beneficiary of record under a certain Deed of Trust dated 02/15/2001, recorded 03/12/2001, Document/Instrument No. 140550 or in Book 207, Page 542, in the records of SKAMANIA County, Washington, between **DEL RAY KRALL, MARRIED, AND TAMRA M KRALL, MARRIED**, Grantor(s) and **CONSECO FINANCE SERVICING CORP.**, Beneficiary, Grantee(s), for the property located at **71 OAK ST, CARSON, WA 98610**.

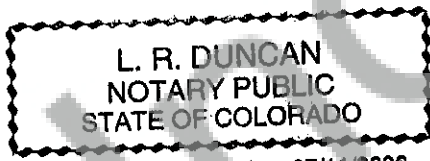
**NOW THEREFORE**, U.S. BANK, NA AS TRUSTEE FOR THE CONSECO FINANCE HOME LOAN GRANTOR TRUST 2002-A BY ITS AIF EMC MORTGAGE CORPORATION, the undersigned beneficiary, hereby substitutes and appoints Northwest Trustee Services, Inc., successor by merger to Northwest Trustee Services, PLLC, whose address is 3535 Factoria Blvd. S.E., Suite 200, Bellevue, WA 98006, as successor trustee under the deed of trust with all powers of the original trustee.  
Date: 04/01/2005.

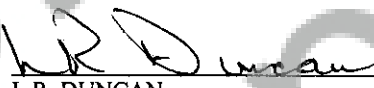
U.S. BANK, NA AS TRUSTEE FOR THE CONSECO FINANCE HOME LOAN GRANTOR TRUST 2002-A BY ITS AIF EMC MORTGAGE CORPORATION

  
By: PAM CUMMINGS, Title: VICE PRESIDENT

STATE OF COLORADO)  
COUNTY OF DOUGLAS)

On 04/01/2005, before me personally appeared PAM CUMMINGS, personally known to me to be the person who executed the within instrument on behalf of the corporation therein named and therefore acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument he executed the instrument as his voluntary act and deed.



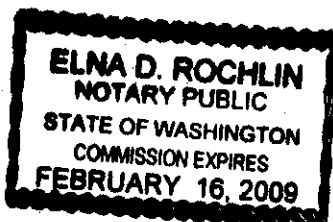
  
L.R. DUNCAN  
Notary Public in and for the State of COLORADO  
Residing at Littleton, CO  
My appointment expires: 07/11/2006


**AND WHEREAS**, as of 03/23/2005, the indebtedness secured by said Deed of Trust has been paid in full.

**NOW THEREFORE**, the present Trustee having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, without warranty, unto the parties entitled thereto, all of the right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: 4/01/05.   
Northwest Trustee Services, Inc., successor by merger to Northwest Trustee Services, PLLC (Successor Trustee)  
STATE OF WASHINGTON)  
COUNTY OF KING)

On this 4-1-05, personally appeared Jeff Stenman to me known to be the Assistant Vice President of Northwest Trustee Services, Inc., successor by merger to Northwest Trustee Services, PLLC, the corporation that executed this document. He acknowledged that executing this document was his free and voluntary act and that he is authorized to execute this document on behalf of said corporation.



  
Notary Public in and for the State of Washington.  
Residing at Bellevue, WA  
My commission expires: 2/16/09