

RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CHARLES JOUDREY, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, was the original Trustor, CHICAGO TITLE INSURANCE COMPANY, A Corporation, was the original Trustee, and FIRST FRANKLIN FINANCIAL CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 1/3/2000, and recorded on January 6, 2000, as File # 137172 Book 195 Page 967 of the Official Records of Skamania County, Washington, and WHEREAS, the undersigned ASSOCIATES HOME EQUITY SERVICES, INC. is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of CHICAGO TITLE INSURANCE COMPANY, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Mark Manulik, as Trustee under said Deed of Trust, and As substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skamania.

ASSOCIATES HOME EQUITY SERVICES, INC

Date: 8.15.05
Mark Manulik, Sub-Tr
Substitute Trustee, Mark Manulik WSB# 18286

By:

D. M. Wileman
D. M. Wileman, Vice President

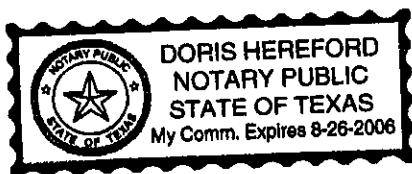


JOUDREY CITI TMPCDA *05082458*

State of Texas
County of Tarrant

On 8/9/2005 before me, a Notary Public, in and for said county and state, personally appeared D. M. Wileman, Vice President, for ASSOCIATES HOME EQUITY SERVICES, INC, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

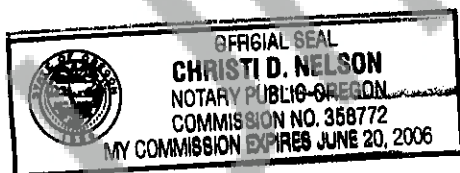


Doris Hereford
Notary Public, Doris Hereford
My Commission Expires: 08/26/2006

State of Oregon
County of Multnomah

On Aug 15, 2005 before me, a Notary Public, in and for said county and state, personally appeared Mark Manulik, Substitute Trustee for CHICAGO TITLE INSURANCE COMPANY, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Christi D. Nelson
Notary Public, Christi D. Nelson
My Commission Expires: June 20, 2006

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WA Skamania

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SKY/R & R/AHE

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Page 2 of 2