

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CHANCEY R. DAVIS, JR., AND ROSALIND M. DAVIS, HUSBAND AND WIFE, was the original Trustor, LAWYERS TITLE COMPANY, A CALIFORNIA CORPORATION, A Corporation, was the original Trustee, and FIRST ALLEGIANCE FINANCIAL AN LPO OF CITY NATIONAL BANK OF CHARLESTON, A NATIONAL BANKING ASSOCIATION, was the original Beneficiary, under that certain Deed of Trust dated 11/19/1997, and recorded on January 14, 1998, as File # 130232 Book 172 Page 468 of the Official Records of Skamania County, Washington, and WHEREAS, the undersigned FRANKLIN CREDIT MANAGEMENT CORPORATION 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 LAWYERS TITLE COMPANY, A CALIFORNIA CORPORATION, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Joshua S. DeCristo, 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.

FRANKLIN CREDIT MANAGEMENT
CORPORATION

Date: 6/11/2008

Joshua S. DeCristo

Substitute Trustee, Joshua S. DeCristo WSB#33475

By:

M. E. Wileman

M. E. Wileman, Vice President

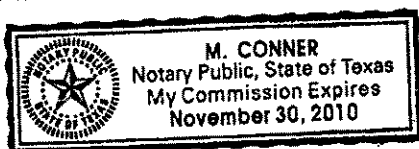


DAVIS FCMC SRK *08008475*

State of Texas
County of Tarrant

On 6/6/2008 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, for FRANKLIN CREDIT MANAGEMENT CORPORATION, (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.



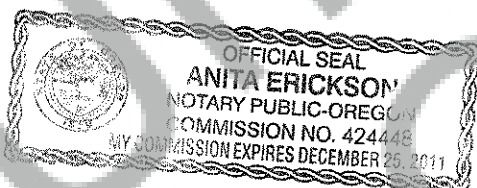
M. Conner

Notary Public, M. Conner
My Commission Expires: 11/30/2010

State of Oregon
County of Multnomah

On June 11, 2008, before me, a Notary Public, in and for said county and state, personally appeared Joshua S. DeCristo, Substitute Trustee for LAWYERS TITLE COMPANY, A CALIFORNIA CORPORATION, (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.



Anita Erickson

Notary Public, Anita Erickson
My Commission Expires: December 25, 2011

