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200207120037

Skagit County Auditor

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Loan#: 1005006224

SUBSTITUTION OF TRUSTEE/DEED OF RECONVEYANCE

WHEREAS, ANTHONY R HOLT AND TAMURA M HOLT WATA TAMMURA M HOLT
was the original Trustor, **FIRST AMERICAN TITLE**

was the original Trustee, and **THE CIT GROUP/CONSUMER FINANCE INC**

was the original Beneficiary under that certain Deed of Trust dated 06/26/00 in SKAGIT County,
Washington, under Doc No: 200006300025 or Book page

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: FIRST FRANKLIN FINANCIAL CORPORATION, a Washington State corp., as Trustee under said Deed of Trust.

Dated: 06/21/02

ALTEGRA CREDIT COMPANY

BY: 

Sharon A. Schwan
Asst Vice President

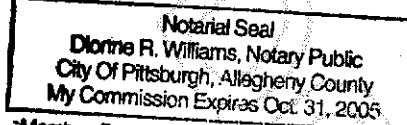
STATE OF Pennsylvania COUNTY OF Allegheny

Before me, a Notary Public, in and for said State and County aforesaid, personally appeared Sharon A. Schwan with whom I am personally acquainted, and who, upon oath, acknowledged him/herself to be the Asst Vice President of ALTEGRA CREDIT COMPANY

the within bargainor, 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 Asst Vice President
WITNESS my hand and official seal at office in said county this 21st day of June, 2002


DIONNE WILLIAMS

Notary Public/Commission expires



Member, Pennsylvania Association Of Notaries

WHEREAS, ANTHONY R HOLT AND TAMURA M HOLT WATA TAMMURA M HOLT

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was the original Trustee, and **THE CIT GROUP/CONSUMER FINANCE INC**

was the original Beneficiary under that certain Deed of Trust dated 06/26/00 in SKAGIT County,
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FIRST FRANKLIN FINANCIAL CORPORATION, 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: 06/21/02

FIRST FRANKLIN FINANCIAL CORPORATION

BY: 

Sharon A. Schwan
Asst Vice President

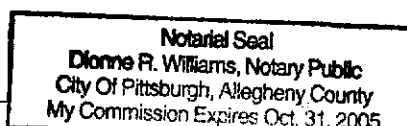
STATE OF Pennsylvania COUNTY OF Allegheny

On 06/21/02 before me, THE UNDERSIGNED, Notary Public, personally appeared Sharon A. Schwan 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.


DIONNE WILLIAMS

Notary Public



Member, Pennsylvania Association Of Notaries



ACCRL EH 274EH