

WHEN RECORDED MAIL TO:

BANK OF AMERICA N.T. & S.A.  
10600 VALLEY VIEW STREET  
CYPRESS CA 90630-0012

FILED FOR RECORD  
SKAMANIA CO. WASH  
BY Bank of America

AUG 8 12 33 PM '94

P. Johnson  
AUDITOR  
GARY M. OLSON

LOAN NO. 891206-8

PF: 07-05-94

120204

SUBSTITUTION OF TRUSTEE

BOOK 144 PAGE 997

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute BANK OF AMERICA N.T. & S.A.

WHEREAS

FIRST AMERICAN TITLE INSURANCE

was the original Trustee in the Deed of Trust hereinafter described:  
TRUSTOR(S):

WILLIAM C. RICHARDS AND KIRBY M. RICHARDS,  
HUSBAND AND WIFE

BENEFICIARY:

THE BENJ. FRANKLIN FEDERAL SAVINGS AND LOAN ASSOC.

Deed of Trust dated 06-16-89 and recorded 06-20-89

under Auditor's File No. 107202, in Vol/Book 114,

Page 475, of Official Records in the Office of the Recorder  
of SKAMANIA County, State of WASHINGTON

DATED: July 20, 1994

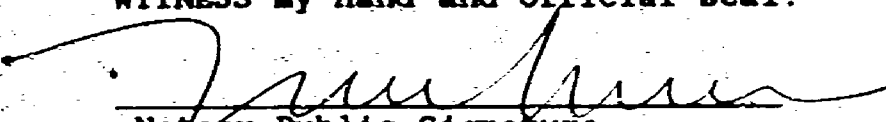
BANK OF AMERICA OREGON

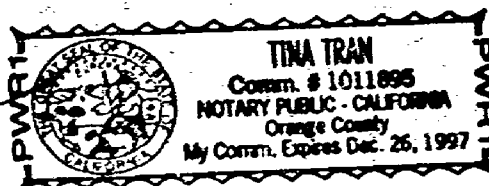
  
DINA YOGI, AUTHORIZED OFFICER

State of California }  
County of Orange } SS.

On 07-20-94, before me, TINA TRAN  
a Notary Public in and for  
Orange, California, said County and State, personally appeared  
DINA YOGI, AUTHORIZED OFFICER,  
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 she executed the same in her  
authorized capacity, and by her signature on the instrument the  
the person, or the entity upon behalf of which the person acted,  
executed the instrument.

WITNESS my hand and official seal.

  
Notary Public Signature



RC504 by 17S

3-10-20-3-4-500