Bank of America

Real Estate Loan Service Center When Recorded Mail To:

Bank of America Reconveyance Unit #8118 P. O. Box 6012 Cypress, CA 90630-0012

123160

BOOK 152 PAGE 68

Loan Number: 0008916331

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned, Bank of America Oregon 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 NT & SA.

WHEREAS CLARK COUNTY TITLE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

Trustor(s):

ROBERT A PALMER, AN UNMARRIED PERSON

The Benjamin Franklin Federal Savings and Loan Association

Deed of Trust dated 07-17-89, and recorded 07-20-89, under Instrument/File No. 107424, in Book/Reel/Volume/Docket 114 Page/Image 952, of Official Records in the Office of the Recorder of Skamania County, State of Washington.

Dated: August 15, 1995

Bank of America Oregon

STATE OF CALIFORNIA **COUNTY OF ORANGE**

On 08/15/95, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Asst. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Post Office Box 8812 Cypress, Cal

WITNESS my hand and official seal.

Notary Public in and for said County

PG

DINA C. YOCI lary Public — California ORANGE COL. ITY Comm. Expires JUL 24, 1998

7.00 FRM-4029L

M. March Indiract Samed. Bank of America Reconveyance Unit #8118 **Harlod**