



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

FILED FOR RECORD
SKAMANIA CO. WASH
BY *Bank of America*

Nov 12 3 47 PM '96

O. Lawry
AUDITOR
GARY H. OLSON

126676

BOOK 160 PAGE 724

Loan Number: 0002558955

PF: 10/17/96

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned, Bank of America N. T. & S. A. successor by merger to Security Pacific National Bank, 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, FSB.

WHEREAS MT. ADAMS TITLE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

Trustor(s):

R. HOWARD KREPS AND CHRISTINE E. KREPS, HUSBAND AND WIFE

Beneficiary:

Security Pacific National Bank

Deed of Trust dated 11-24-89, and recorded 12-05-89, under Instrument/File No. 108369, in Book/Reel/Volume/Docket 116 Page/Image 974A, of Official Records in the Office of the Recorder of Skamania County, State of Washington.

Dated: October 30, 1996

Bank of America N. T. & S. A.
successor by merger to
Security Pacific National Bank

By: *[Signature]*
C. Penso, Asst. Vice President

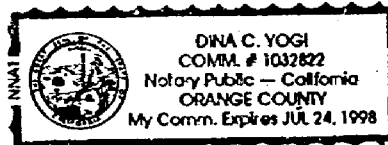
**STATE OF CALIFORNIA
COUNTY OF ORANGE**

On 10/30/96, 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.

WITNESS my hand and official seal.

[Signature]
Notary Public in and for said County and State

RA



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FRM-4029L

Bank of America Reconveyance Unit #38118
10600 Valley View Street Post Office Box 6012 Cypress, California 90630-0012

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