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BOOK 165 PAGE 206

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

MAY 12 4 41 PM '97

G. M. Olson
AUDITOR
GARY M. OLSON

When Recorded Mail To:

Bank of America Reconveyance Unit #38118
P. O. Box 6012
Cypress, CA 90630-0012

Loan Number: 0061431184

PF: 04/21/97

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned, Bank of America NT & SA, 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 SKAMANIA COUNTY TITLE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

Trustor(s):

STEPHEN A. TOWNSEND, A MARRIED PERSON

Beneficiary:

Bank of America NT & SA

Deed of Trust dated 12-04-96, and recorded 12-11-96, under Instrument/File No. 126900, in Book/Reel/Volume/Docket 161 Page/Image 303, of Official Records in the Office of the Recorder of Skamania County, State of Washington.

Dated: May 06, 1997

Bank of America NT & SA

By: *C. Penso*

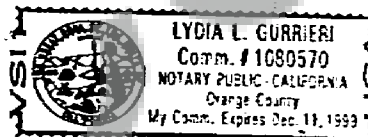
C. Penso, Asst. Vice President

STATE OF CALIFORNIA COUNTY OF ORANGE

On 05/06/97, before me, Lydia L. Gurrieri, 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.

Lydia L. Gurrieri
Notary Public in and for said County and State



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8.00
FRM-4029W

For record
Indexed *7*
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May 13 1997
Notary