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BOOK 173 PAGE 457

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

FEB 18 2 37 PM '98

G. H. Garry
AUDITOR
GARY H. OLSON

When Recorded Mail To:

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

Loan Number: 0005437539

PF: 01/15/98

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 was the original Trustee in the Deed of Trust hereinafter described:
Trustor(s):

JUDY M. MERISON AND WILLIAM H. MERISON, WHO ARE MARRIED TO EACH OTHER
Beneficiary:

Bank of America Oregon,
Deed of Trust dated 05-22-95, and recorded 05-30-95, under Instrument File No. 122434, in
Book/Reel/Volume/Docket 150 Page/Image 228, of Official Records in the Office of the Recorder of Skamania
County, State of Washington.

Dated: February 04, 1998

Bank of America NT & SA

By:

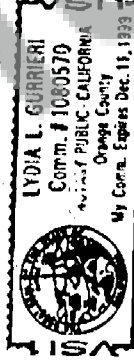
C. Penso
C. Penso, Asst. Vice President

STATE OF CALIFORNIA
COUNTY OF ORANGE

On 02/04/98, 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



MR

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