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BOOK 176 PAGE 329

FILED FOR RECORD
SKAMANIA CO. WASH
BY Bank of America

MAY 1 4 24 PM '98

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AUDITOR
GARY H. OLSON

When Recorded Mail To:

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

Loan Number: 0009593900

PF: 04/06/98

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned, Bank of America NT & SA, successor by merger to Bank of America Oregon, 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 CHARTER TITLE CORP. was the original Trustee in the Deed of Trust hereinafter described:

Trustor(s):

JOHN A. YOUNG, AN UNMARRIED PERSON, AND SUZANNE E. STEGER, AN UNMARRIED PERSON

Beneficiary:

Bank of America Oregon

Deed of Trust dated 11-11-92, and recorded 11-13-92, under Instrument/File No. 114936, in

Book/Reel/Volume/Docket 131 Page/Image 978, of Official Records in the Office of the Recorder of Skamania County, State of Washington.

Dated: April 25, 1998

Bank of America NT & SA,
successor by merger to
Bank of America Oregon

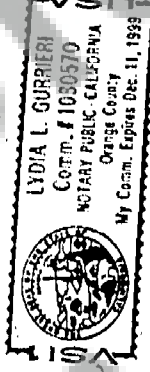
By: *[Signature]*
C. Penso, Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF ORANGE

On 04/25/98, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Assistant 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



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