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BOOK 182 PAGE 586

FILED
SKAMANIA
Bank of America

OCT 25 4 47 PM '98

G. Laury
NOTARY

GARY H. OLSON

When Recorded Mail To:

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

Loan Number: 0062368672

PF: 092398

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 was the original Trustee in the Deed of Trust hereinafter described:

Trustor(s):

DONALD K NIEDERT AND ANNA MARIE NIEDERT.

Beneficiary:

Bank of America NT & SA

Deed of Trust dated 06-23-97, and recorded 07-01-97, under Instrument File No. 128551, in Book/Reel/Volume/Docket 166 Page/Image 784, of Official Records in the Office of the Recorder of Skamania County, State of Washington.

Dated: October 13, 1998

Bank of America NT & SA

By:

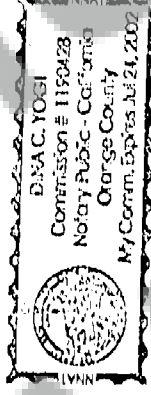
E. Derstepanian
E. Derstepanian, Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF ORANGE

On 10/13/98, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State, personally appeared E. Derstepanian, 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.

Dina C. Yogi
Notary Public in and for said County and State



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