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BOOK 182 PAGE 557

FILED
SEPT 10 1998
BY Bank of America

OCT 26 4 51 PM '98

G. Laury
NOTARY
GARY H. OLSON

When Recorded Mail To:

DONALD K NIEDERT
ANNA MARIE NIEDERT
P.O. BOX 75
STEVENSON, WA 98648

Loan Number: 0062368672

PF: 09/23/98

FULL RECONVEYANCE

The undersigned, Bank of America, FSB, as Trustee under that certain Deed of Trust dated, 06-23-97, in which DONALD K NIEDERT AND ANNA MARIE NIEDERT, Trustor(s), and recorded on 07-01-97, as Instrument/File No. 128551, in Book/Reel/Volume/Docket 166 Page/Image 784, of Official Records in the office of the County Recorder of Skamania, Washington, has received from Beneficiary thereunder a written request to reconvey and in accordance with said request and the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

Dated: October 13, 1998

Bank of America, FSB

By: *[Signature]*
M. Reyes, Authorized Officer

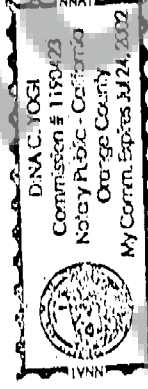
STATE OF CALIFORNIA
COUNTY OF ORANGE

[Signature]
Notary Public
My Comm. Expires Jul 24, 2002

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