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BOOK 183 PAGE 667

FILED
 NOTARY PUBLIC
 R. W. HUGHES
 HOUSEHOLD FINANCE

Nov 24 9 19 AM '98

Edwary

GERALD W GOURLEY
 81 CATHMARE PARK LANE
 WASHOUGAL, WA 98671

GARY M. OLSON

By *[Signature]*
 Notary Public
 My Comm. Expires Nov 17, 2001

Recon No.: H-194108 SUBSTITUTION OF TRUSTEE

WHEREAS, GERALD W GOURLEY, ELIZABETH E GOURLEY, was the original Trustor, SKAMANIA COUNTY TITLE was the original Trustee, and HOUSEHOLD FINANCE CORPORATION III was the original Beneficiary under that certain Deed of Trust dated May 4, 1998 and recorded on May 8, 1998, as Instrument No. 131471, in Book 176, Page 699, of Official Records of SKAMANIA County, Washington, and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder,

NOW, THEREFORE, the undersigned hereby substitutes HOUSEHOLD BANK f.s.b., a Corporation, whose address is P.O. Box 6003, Pomona, California 91769, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

HOUSEHOLD FINANCE CORPORATION III
 BY *[Signature]*
 R.W. HUGHES
 ASSISTANT VICE PRESIDENT

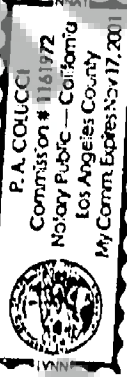
Dated November 10, 1998
 STATE OF CALIFORNIA
 COUNTY OF LOS ANGELES

} SS.

On November 10, 1998, before me, P.A. COLUCCI, a Notary Public in and for said State, personally appeared R.W. HUGHES, 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 executed the instrument.

WITNESS my hand and official seal.

Signature



(This area for official notarial seal)