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FILED  
SKAMANIA  
BY Transnation

JAN 11 9 40 AM '99

GARY M. OLSON

# SUBSTITUTION OF TRUSTEE

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WHEREAS, GREG D GIFFORD DEBBIE G GIFFORD was the original Trustor, SKAMAINA COUNTY TITLE COMPANY as the original Trustee, and COMUNITY LENDING INC was the original Beneficiary under that certain Deed of Trust dated 04/18/1997 and recorded on 04/25/1997, in Book 164, Page 726, Document # 127965 of Official Records of Skamania County, State of Washington and covering the following described property:

Assigned Date: N/A

Inst #:  
Book: N/A  
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WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and  
WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:  
TRANSNATION TITLE INSURANCE CO

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

Countrywide Home Loans, Inc. (fka  
Countrywide Funding Corporation)

Dated: 12/02/1998

By: Nancy Reyes  
Assistant Secretary

By: Ruth Clay  
Assistant Secretary

STATE OF TEXAS )  
COUNTY OF COLLIN )

On 12/02/1998, Anthony W. Bolton personally appeared before me Nancy Reyes and Ruth Clay who being duly sworn did say, each for himself that s/he, the said Nancy Reyes is the Assistant Secretary and s/he the said Ruth Clay is the Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said Nancy Reyes and Ruth Clay each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 05/01/2002

Notary Public  
My Commission Expires 05-01-2002

Anthony W. Bolton  
Notary Public,  
(Residing at COLLIN, TEXAS)



Prepared by Hemina Patel

CHL Loan #: 3881904