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When Recorded mail to: ACCUTRAN SERVICES, INC. 14405 WALTERS RD., #100 HOUSTON, TX 77014 ECOR 186 PAGE 657

STANGE SENICES

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GARY H. OLSON

Loan No. 0654999887

SUBSTITUTION OF TRUSTER

10026

WHEREAS, WAYLON S. SMITH AND WENDY A. SMITH, HUSBAND AND WIFE was/were the original Trustor(s), CLARK COUNTY TITLE COMPANY, A WASHINGTON CORPORATION was the original Trustee, and THE MORTGAGE AUTHORITY, INC. was the original Beneficiary under that certain Deed of Trust dated May 5, 1993 and recorded on May 13, 1993, as Instrument Number 116220, in Book 135, Page 268 of Official Records of SKAMANIA County, Washington, and covering the following described property:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 6 EAST OF WILLAMETTE MERIDIAN, SKAMANIA COUNTY, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 12 OF COLUMBIA RIVER ESTATES AS SHOWN BY SURVEY RECORDED IN BOOK "J" OF MISC. RECORDS, PAGE 364, UNDER AUDITOR'S FILE NO. 75656.

Tax I.D.: 2-6-23-2-109

WHEREAS, the undersigned Beneficiary, Capstead Inc., is the present Beneficiary under said Deed of Trust, and said Beneficiary 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 TRUSTEE SERVICES, INC., whose home office address is P. O. BOX 2980, SILVERDALE, WASHINGTON 98383-2980, 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.

EXECUTED this date January 8, 1999.

ATTEST

Capstead Inc.

: O LANGE LE MAR

Assistant Secretary

Chris White Vice President

STATE OF TEXAS COUNTY OF HARRIS

On January 8, 1999, before me, the undersigned, personally appeared Chris White and Leslie Henson, known to me to be the Vice President and Assistant Secretary, respectively, of Capstead Inc., the corporation that executed and whose name is subscribed to the within instrument and that said Capstead Inc., executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

Michelle Mall NOTARY PUBLIC State of Texas Comm. Exp. 07-01-2001 Notaty Public in and for the

State of Texas

This document was prepared by: EDWARD T. BURKE AND ASSOCIATES, ESQ. 14405 WALTERS RD, SUITE 100 HOUSTON, TEXAS 77084

| RECORD STATES | 1986 | 1887 | 1986 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887 | 1887