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When Recorded mail to: ACCUTRAN SERVICES, INC. 14405 WALTERS RD., #100 HOUSTON, TX 77014 BOOK 186 PAGE 794

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SUBSTITUTION OF TRUSTEE

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WHEREAS, ALEXANDER NEWTON AND BARBARA VAN ABEL, HUSBAND AND WIFE was/were the original Trustor(s), STANDARD TRUSTEE SERVICE CO. WASHINGTON, A WASHINGTON CORPORATION was the original Trustee, and HOMECOMINGS FINANCIAL NETWORK, INC. was the original Beneficiary under that certain Deed of Trust dated February 25, 1998 and recorded on March 4, 1998, as Instrument Number 130699, in Book 173, Page 977 of Official Records of SKAMANIA County, Washington, and covering the following described property:

LOT 12, NORTHWESTERN LAKE DEVELOPMENT SUBDIVISION, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 73, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

Tax I.D.: 03100300021600

WHEREAS, the undersigned Beneficiary, BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, 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 98183-2980, 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 26, 1999.

BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

ATTEST:

Leslie Henson Assistant Secretary Chris Wh

Chris White Vice President

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STATE OF TEXAS COUNTY OF HARRIS

On January 26, 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 BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, the corporation that executed and whose name is subscribed to the within instrument and that said BANKERS TRUST COMPANY AS TRUSTEE RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said corporation.

State of Texas

MICHELLE HALL NOTARY PUBLIC State of Texas Comm. Exp. 07-01-2001

Notary Public in and for the

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

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