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BOOK 187 PAGE 850

FILED
SEAL
Bank of America

MAR 30 12 22 PM '99
GARY M. OLSON

WHEN RECORDED MAIL TO:
ROSE M HRIGORA
82 BERGE RD H.V.
STEVENSON

WA 98648

LOAN NUMBER: 0030493633

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: THAT THE UNDERSIGNED, BANK OF AMERICA, FSB, DESIRES TO SUBSTITUTE A NEW TRUSTEE UNDER THE DEED OF TRUST HEREINAFTER REFERRED TO IN THE PLACE AND STEAD OF THE PRESENT TRUSTEE THEREUNDER, IN THE MANNER IN SAID DEED OF TRUST PROVIDED, AND DOES HEREBY SUBSTITUTE BANK OF AMERICA, NT & SA.

WHEREAS MICHAEL D HITT WAS THE ORIGINAL TRUSTEE IN THE DEED OF TRUST HEREINAFTER DESCRIBED: TRUSTOR(S):

ROSE MARIE HRIGORA, AN UNMARRIED WOMAN

BENEFICIARY:

SEARS MORTGAGE CORPORATION

DEED OF TRUST DATED 09-24-93, AND RECORDED 09-29-93, UNDER INSTRUMENT/FILE NO. , IN BOOK/REEL/VOLUME/DOCKET 138, PAGE/IMAGE 432, OF OFFICIAL RECORDS IN THE OFFICE OF THE RECORDER OF SKAMANIA COUNTY, STATE OF WASHINGTON.

DATED: MARCH 19, 1999.

BANK OF AMERICA, FSB

BY: 
ISABELLA AXELSON
ASSISTANT VICE PRESIDENT



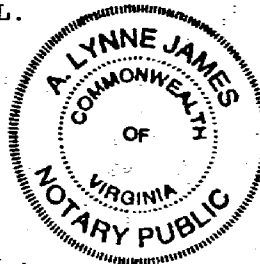
STATE OF VIRGINIA
COUNTY OF HENRICO

ON 03-19-99, BEFORE ME, A. LYNNE JAMES, A NOTARY PUBLIC, IN AND FOR HENRICO, VIRGINIA SAID COUNTY AND STATE, PERSONALLY APPEARED ISABELLA AXELSON, ASSISTANT VICE PRESIDENT, PERSONALLY KNOWN TO ME (PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT SHE EXECUTED THE SAME IN HER AUTHORIZED CAPACITY AND THAT BY HER SIGNATURE ON THE INSTRUMENT THE PERSON OR THE ENTITY UPON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.


A. LYNNE JAMES,
NOTARY PUBLIC

PU495; KCM



Commission Expires: September 30, 1999