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BOOK 188 PAGE 20

FILED FOR RECORD
SKAMANIA CO. WASH
BY Nations Bank

APR 6 10 34 AM '99

W. MOSE

AUDITOR

GARY H. OLSON

State of Washington
County of Skamania
When recorded mail to:
Blake D. Richards
Susan K. Richards
1225 Wasco St
Hood River, OR 97031

Loan #1015118407, Tammy Mott
Recording requested by NationsBanc Mortgage Corporation

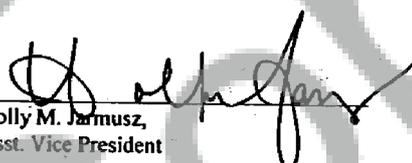
Registered
Noted, etc
Agent
Title
Filed

Substitution of Trustee

WHEREAS, First American Title Insurance Company, the present Trustee of record under that certain Deed of Trust executed on June 25, 1993 by Blake D. Richards and Susan K. Richards, Trustees, to First American Title Insurance Company, Trustee, recorded in the official records of the County of Skamania, Washington on July 6, 1993, as Inst. No. 116667, Book 136, Page 477 AND WHEREAS the undersigned NationsBanc Mortgage Corporation is the present holder of the beneficial interest under said Deed of Trust and does hereby appoint PSM Financial Management Corp. as Trustee in place and stead of said First American Title Insurance Company.

NOW, THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoint PSM Financial Management Corp. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.
Dated March 23, 1999.

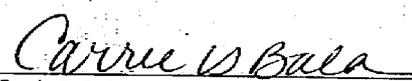
NationsBanc Mortgage Corporation

By 
Holly M. Jarnusz,
Asst. Vice President

State of New York
County of Erie

On March 23, 1999 before me, the undersigned, personally appeared Holly M. Jarnusz, title of Asst. Vice President of NationsBanc Mortgage Corporation personally known to me (or 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 he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.


Carrie S. Bala
Notary Public, State of New York
Qualified in Erie County
Commission Expires November 4, 2000

