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State of Washington County of Skamania When recorded mail to: Richard A Anderson Janet A Anderson PO Box 600 Carson, WA 98610

Loan #1005350440, Colleen M. Newton Recording requested by Bank of America Mortgage

Substitution of Trustee

WHEREAS, First American Title Insurance Company, the present Trustee of record under that certain Deed of Trust executed on July 16, 1990 by Richard A Anderson and Janet A Anderson, husband and wife, Trustors, to First American Title Insurance Company, Trustee, recorded in the official records of the County of Skamania, Washington on July 31, 1990, as Inst. No. 109772, Book 120, Page 9 AND WHEREAS the undersigned NationsBane 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 April 13, 1999.

NationsBanc Mortgage Corporation

Holly M. Jarmusz

State of New York County of Eric

On April 13, 1999 before me, the undersigned, personally appeared Holly M. Jarmusz, 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.

Connie M. Wansart

Notary Public, State of New York

Qualified in Eric County

Commission Expires January 21, 2001

PUBLIC OF NEW YORK

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