135242

State of Washington
County of Skamania
When recorded mail to:
Mark D Manzo
Laura J Cremin
50101 State Highway 14
Stevenson, WA 98648

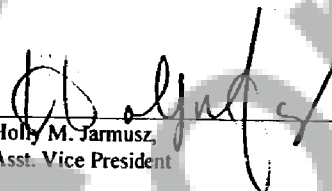Loan #2001552484, Jennifer A. Zagst
Recording requested by Bank of America Mortgage

Substitution of Trustee

WHEREAS, N.P. Financial Corporation, the present Trustee of record under that certain Deed of Trust executed on September 24, 1997 by Mark D Manzo and Laura J Cremin, Trustors, to N.P. Financial Corporation, Trustee, recorded in the official records of the County of Skamania, Washington on October 13, 1997, as Inst. No. 129392, Book 169, Page 627 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 N.P. Financial Corporation.

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.
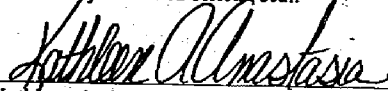Dated May 11, 1999.

NationsBanc Mortgage Corporation
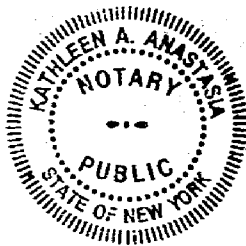
By _____
Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On May 11, 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.

_____
Kathleen A. Anastasia
Notary Public, State of New York
Qualified in Erie County
Commission Expires May 11, 2000

[Notary seal: KATHLEEN A. ANASTASIA NOTARY PUBLIC STATE OF NEW YORK]