BOOK 196 PAGE 196

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AFTER RECORDING RETURN TO: FORREST N. A. BACCI - 1001 S.W.58) AVE. # 1660 PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that FORREST MABACCI CAN TRUSTEE INC is hereby appointed Successor Trustee under the certain written Trust Beed dated November 24, 1997 executed by CHARLES P DULING & SHARI L DULING as Trustors in which WASHINGTON ADMINISTRATIVE SERVICES appears as TRUSTEE (And has seased to see trustee by Massacraft resignation) and filed for record in the County Recorder of SHAMANIA County, Washington on December 1, 1997 as Entry No. 129876 in Book 171, at page 285 of Official Records.

Original Benefician: This Mortgage, The DBA The Money Store

FIRST UNION

HOME EQUITY BANK, N.A.

TETANT SECRETARY

STATE OF VIRGINIA) COUNTY OF ROANOKE)

On this January 12, 2000 personally appeared before me PAUL D SISSON, who being by me duly sworn, did say that he/she is the ASSISTANT SECRETARY of FIRST UNION HOME EQUITY BANK, N.A. and that the above instrument was signed in behalf of said corporation by authority of a resolution of it's Board of Directors, and the aforesaid officer acknowledged to me that said corporation executed the same.

Lte Notary Public

Commission Expires: 03-31-2001

Assignment Information: *Assignment TO BE RECORDED SIMULTANEOUSLY HEREWITH

CARTER