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BOOK 201 PAGE 272

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SKAMANIA
BY NTS

JUL 31 4 33 PM '00

P. Lawry
GARY L. OLSON

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A Unit of NTS
P. O. Box 192
Provo, Utah 84603-0192

Loan Number: 010991164

SUBSTITUTION OF TRUSTEE

NATIONWIDE TRUSTEE SERVICES, INC., authorized to do business under the laws of the State of WASHINGTON, is hereby appointed successor trustee under that certain Trust Deed, executed by BRUCE R WINCHCOMB AND KAREN M Winchcomb as Trustor, in which SKAMANIA COUNTY TITLE COMPANY is named Trustee, and BANK OF AMERICA OREGON, A STATE CHARTERED BANK is named as Beneficiary, and was recorded March 25, 1992 as Entry No 113150 Book 127 at Page 849 Certificate 1, official records of SKAMANIA County, WASHINGTON.

GMAC Mortgage Corporation

By: *Kathy R. Fox*
Kathy R. Fox, Vice President

STATE OF CALIFORNIA
County of San Diego

On May 16, 2000, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, 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

Betty J. Hall
Notary's Signature
Betty J. Hall
2000-05-15



(Notary's Seal)

NTS FILE 49999

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