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BOOK 201 PAGE 491

FILED  
STATE OF WASH.  
BY Bank of America

AUG 8 11 42 AM '00

P. LARRY  
GARTH OLSON

WHEN RECORDED MAIL TO:  
Ted Gudith

212 Black Crow Way  
Washougal, WA 98671

State of Washington  
County of Skamania  
Loan Number: 4464244955

### Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 04/08/1998, made by Ted Gudith, Trustor(s) to Skamania County Title Co., as Trustee and Bank of America FSB as Beneficiary, which Deed of Trust was recorded 08/20/1998, in Book/Volume 175, Page 829, as Document No. 131244 in the office of the County Auditor of Skamania, State of Washington, hereby substitutes Rainier Credit Corp., as trustee under said Deed of Trust.

Rainier Credit Corp. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

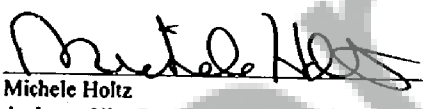
IN WITNESS WHEREOF, the owner and holder above named, and Rainier Credit Corp., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 07/27/2000

Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB

Rainier Credit Corp., trustee

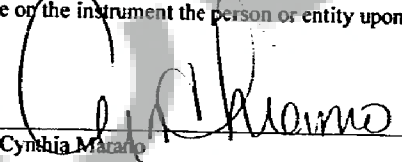
  
Paula S. Eye  
Vice President

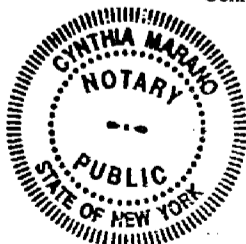
  
Michele Holtz  
Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 07/27/2000 before me, the undersigned, personally appeared Paula S. Eye, Vice President and Michele Holtz, Assistant 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.

PREPARED BY:  
Roxanne Herlan  
Bank of America Mortgage  
475 CrossPoint Parkway, Getzville NY 14068

  
Cynthia Marano  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires November 09, 2000



By: \_\_\_\_\_  
Notary Public  
Notary Public  
Notary Public  
Notary Public  
Notary Public