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FILED FOR RECORD
SKAMANIA CO. WASH.
BY *Housekey Financial*

FEB 16 4 35 PM '01

P. Olson
AUDITOR
GARY M. OLSON

JAMES O HOLCROFT
62 BLUE HERON DR
WASHOUGAL, WA 98671

Account No.: 232969-6

SPACE ABOVE FOR RECORDER'S USE ONLY

Recon No.: E-286768 **SUBSTITUTION OF TRUSTEE**

WHEREAS, JAMES O HOLCROFT, was the original Trustor,
SKAMANIA COUNTY TITLE COMPANY was the original Trustee, and GE HOME EQUITY
was the original Beneficiary under that certain Deed of Trust dated
November 24, 1997 and recorded on December 2, 1997, as Instrument No.
129883, in Book 171, Page 302, of Official Records of SKAMANIA County,
Washington, and

WHEREAS, the undersigned is the present Beneficiary under said Deed
of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under
said Deed of Trust in the place and stead of said original Trustee
thereunder,

NOW, THEREFORE, the undersigned hereby substitutes HOUSEHOLD BANK
f.s.b., a Corporation, whose address is 931 Corporate Center Dr., Pomona,
California 91768, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the
feminine and/or neuter, and the singular number includes the plural.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC.

By *L C La Sance*
L C LA SANCE
ASSISTANT SECRETARY

Dated February 5, 2001
STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

} ss.

On February 5, 2001, before me, P.A. COLUCCI, a Notary Public in and for
said State, personally appeared L C LA SANCE personally known to me or
proved to me on the basis of satisfactory evidence to be the person(s)
whose name(s) is/are subscribed to the within instrument and acknowledged
to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.

WITNESS my hand and official seal.

Signature *P.A. Colucci*



(This area for official notarial seal)