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FILED FOR RECORD  
SKAMANIA CO. WASH  
BY Bank of America/Htg

FEB 11 4 20 PM '02

SMOSER

AUDITOR

J. MICHAEL GARVISON

WHEN RECORDED MAIL TO:

Jack D Phillips  
Joanna L Phillips  
1021 La Barre Rd  
Washougal, WA 986717219

State of Washington  
County of Skamania  
Loan Number: 4009586894

**Substitution of Trustee and Full Reconveyance**

The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America NT&SA as successor by merger to Security Pacific National Bank, as the owner and holder of the Notes secured by Deed of Trust dated, 11/17/1992, made by Jack D Phillips and Joanna L Phillips, Trustor(s) to Skamania County Title Co, as Trustee and Bank Of America Oregon as Beneficiary, which Deed of Trust was recorded 11/25/1992, in Book/Volume 132, Page 174, as Document No. 115016 in the office of the County Auditor of Skamania, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

PRLAP, Inc. 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.

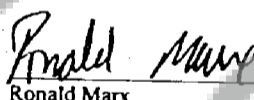
IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 01/25/2002

Bank of America, N.A., a national banking association formerly known as Bank of America NT&SA as successor by merger to Security Pacific National Bank

PRLAP, Inc., trustee

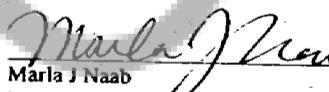
  
Michael B. Harrington  
Vice President

  
Ronald Marx  
Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 01/25/2002 before me, the undersigned, personally appeared Michael B. Harrington, Vice President and Ronald Marx, 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:  
Kathy Bates  
Bank of America Mortgage  
475 CrossPoint Pkwy, Getzville NY 14068

  
Marla J Naab  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires July 16, 2003

