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SKANASH SKANASH BY Notice Hold BY Notice Hold Clearing JAPA 5 17 46 PM 102 Sowny

J. MICHAEL GARVISON

Loan#:19397781 SUBSTITUTION OF TRUSTEE

WHEREAS, FRED D. AKRE, JR AND BRENDA L. AKRE
was the original Trustor,
FIRST AMERICAN TITLE INSURANCE COMPANY
was the original Trustee, and
PROVIDENT FUNDING ASSOCIATES, L.P.
was the original Beneficiary under that certain Deed of
Trust dated 08/24/99 in SKAMANIA County, Washington,
under Doc No:

Or Book 192

WHEREAS, the undersigned Beneficiary is the present Beneficiary
under said Deed of Trust and WHEREAS, the undersigned desires
to substitute a new Trustee under Deed of Trust in place and
stead of said original Trustee thereunder. NOW, THEREFORE, the
undersigned hereby substitutes: NATIONWIDE TITLE CLEARING,
a Washington State corp., as Trustee under said Deed of Trust.
Dated: 03/19/02

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. As Nominee
for HomeSide Lending, Inc.

Geneve Montes Vice President

STATE OF California COUNTY OF Los Angeles
Before me, a Notary Public, in and for said State and County
aforesaid, personally appeared Geneve Montes
with whom I am personally acquainted, and who, upon oath,
acknowledged him/herself to be the Vice President
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE
FOR HOMESIDE LENDING. INC.

FOR HOMESIDE LENDING, INC., the within bargainor, and that he/she, as such corporate officer, being authorized to do so, executed the within instrument for the purposes therein contained by signing the name of the corporation thereto as such Vice President WITNESS my hand and official seal at office in said county this 19th day of March, 2002

Jim Beasley Notary Public Commission Expires 02/26/2003 JIM BEASLEY
COMM. # 1209431
FINOTARY PUBLIC CALLFORMA
LOS ANGELES COUNTY
COMM. EXP. FEB. 26, 2003