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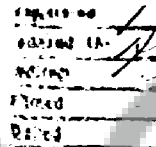
AUDITOR

J. MICHAEL GARVISON

WHEN RECORDED MAIL TO:

Jeff A Onder
Nancy L Onder
P.O.Box 58
Stevenson, WA 986480058

State of Washington
County of Skamania
Loan Number: 4360310868



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, 11/22/1995, made by Jeff A Onder and Nancy L Onder, Trustor(s) to Skamania County Title, as Trustee and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 11/22/1995, as Document No. 123879 in the office of the County Auditor of Skamania, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

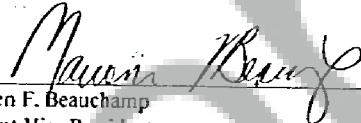
PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED 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, 03/25/2002

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



W. Christopher Beiter
Vice President


Maureen F. Beauchamp
Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 03/25/2002 before me, the undersigned, personally appeared W. Christopher Beiter, Vice President and Maureen F. Beauchamp, 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:
Eileen Wright
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068


Lisa C. Glens
Notary Public, State of New York
Qualified in Erie County
Commission Expires December 31, 2002

