146878

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RECORDING REQUESTED BY:

FILE SEAR COUNTY THE

DEC 13 11 34 KH '02 Clawny J. MICHAEL 48 456N

AND WHEN RECORDED MAIL TO:

Quality Loan Service Corp. 319 Elm Street, 2nd Floor San Diego, CA 92101-3006

T.S. No.: F-29812-WA-DM Loan No.: 5245212

SPACE ABOVE THIS LINE FOR RECORDER'S USE

FIDELITY NATIONAL TITLE - NDS

2571433

APPOINTMENT OF SUCCESSOR TRUSTEE

WHEREAS, JAMÉS C HALVORSON AND MARY A HALVORSON, HUSBAND AND WIFE was/were the original Trustor(s), COMMONWEALTH LAND TITLE INS. CO. was the original Trustee, and UNITED COMPANIES LENDING CORPORATION was the original Beneficiary under that certain Deed of Trust dated 4/18/1997 and recorded on 4/23/1997 as Instrument No. 127940, in Book 164, Page 635 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, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned Beneficiary, Bankers Trust Company of California, hereby substitutes FIDELITY NATIONAL TITLE 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.

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EXHIBIT "A"

T.S. NO: F-29812-WA-DM LOAN: 5245212

DATED: 12/9/02

BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE FOR UCFC LOAN TRUST 1997-B BY EMC MORIGAGE CORPORATION ITS ATTORNEY IN FACT

Jennifer Sells, Vice President

State of Texas County of Dailas

On 1290c, before me, the undersigned, a Notary Public, personally appeared Jennifer Sells, Vice President, 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 Maria D. Dorrahue (Seal)