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Dec 27 4 15 PM '02

*C. Moser*  
J. MICHAEL MOSER

Irene K Jerome  
James P Jerome  
408 Se Hillcrest Rd  
John Day, OR 978451225

State of Washington  
County of Skamania  
Loan Number: 4208329534

## 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, 07/29/1991, made by Irene K. Jerome and James P. Jerome, Trustor(s) to Skamania County Title Company, as Trustee and Security Pacific National Bank as Beneficiary, which Deed of Trust was recorded 08/05/1991, in Book/Volume 124, Page 477, as Document No. 111771 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.

*[Faint, illegible markings]*

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

**Suzanne M. Haumesser**  
Senior Vice President


Ronald Marx  
Assistant Vice President

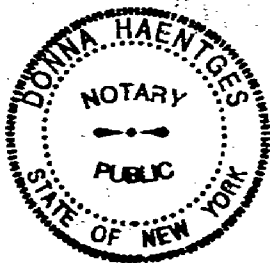
STATE OF New York, COUNTY OF Erie

On 12/10/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior 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:**  
**Jerry Kumiega**  
**Bank of America Mortgage**  
**475 CrossPoint Pkwy, Getzville NY 14068**

  
Donna Haenges  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires November 17, 2005



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