

WHEN RECORDED MAIL TO:

Richard D Davis
Marjorie L Davis
151 Bear Prairie Road
Washougal, WA 986717302

State of Washington
County of Skamania
Loan Number: 4160464949

Substitution of Trustee and Full Reconveyance

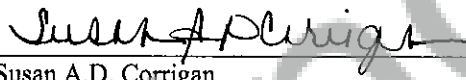
The undersigned Bank of America, N.A. formerly known as Bank of America, NT & SA, as the owner and holder of the Notes secured by Deed of Trust dated, 02/20/1996, made by Richard D Davis and Marjorie L Davis, Trustor(s) to Rainier Credit Company, as Trustee and Bank of America, FSB as Beneficiary, which Deed of Trust was recorded 02/28/1996, in Book/Volume 155, Page 767 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, 02/09/2004

Bank of America, N.A. formerly known as Bank of America, NT & SA
PRLAP, Inc., trustee

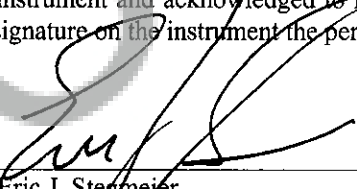

Susan A.D. Corrigan
Vice President


Ann Adrian
Assistant Vice President

STATE OF New York, COUNTY OF Erie

On 02/09/2004 before me, the undersigned, personally appeared Susan A.D. Corrigan, Vice President and Ann Adrian, 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:
Ramaswamy Subramanian
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068


Eric J. Stegmeier
Notary Public, State of New York
Qualified in Erie County
Commission Expires April 28, 2007

