

RECORDING REQUESTED BY

AND WHEN RECORDED RETURN TO

Mary R. Phillips
849 Bayll Way
Bardonia, NY 10914

LOAN NUMBER: 127266-5

RECORDER'S USE ONLY

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute

whose address is: **SUNBELT NATIONAL MORTGAGE CORPORATION**
2974 LBJ FREEWAY
DALLAS, TX 75234

NEBACO, INC.
was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: CHARLES W. PHILLIPS AND MARY R. PHILLIPS
BENEFICIARY: NEVADA NATIONAL BANK

Recorded July 17, 1973 as instrument No. 67586 in Book 773 Page 528 of Official Records in the office of the Recorder of Douglas County, Nevada .

Whenever the context hereof so requires, the masculine gender included the feminine and/or neuter, and the singular number includes the plural.

Dated January 31, , 19 92

SKO-FED MORTGAGE CORP.
Attorney in fact for
NEVADA NATIONAL BANK
pursuant to Limited
Power of Attorney recorded
Instrument# 134400, Book
586, page 388 on May 5, 1986
in Official Records of Douglas
County, Nevada.
STATE OF TEXAS
COUNTY OF DALLAS

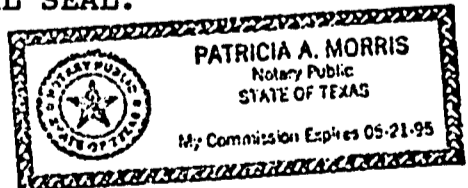
BENEFICIARY: SKO-FED MORTGAGE CORPORATION
NOW KNOWN AS
SUNBELT NATIONAL MORTGAGE CORPORATION

BY: *Carol A. Renwick*
CAROL A. RENWICK
ASSISTANT VICE PRESIDENT

SEAL

On January 31, 1992 , BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR THE STATE PERSONALLY APPEARED CAROL A. RENWICK, (KNOWN TO ME) OR (PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE ASSISTANT VICE PRESIDENT OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT (KNOWN TO ME) (PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE PERSON WHO EXECUTED THE WITHIN INSTRUMENT ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY LAWS OR A RESOLUTION OF ITS BOARD OR DIRECTORS WITNESS MY HAND AND OFFICIAL SEAL.

Patricia A. Morris
PRINTED NAME: PATRICIA A. MORRIS
MY COMMISSION EXPIRES: 5-21-95



REQUESTED BY
Mary R. Phillips
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'92 FEB 24 P12:29

SUZANNE BEAUDREAU
RECORDER
500 PAGE *30* DEPUTY
BOOK 292 PAGE 3609