

Name...: MITCHELL H WATTS
Address: 2676 BALLARD LANE
MINDEN, NV 89423

SUBSTITUTION OF TRUSTEE

WHEREAS, MITCHELL H WATTS, AN UNMARRIED MAN

_____ was the original Trustor,
PACIFIC SENTINEL CORP. _____ was the original Trustee, and
COUNTRYWIDE FUNDING CORP.
was the original Beneficiary under that certain Deed of Trust dated
11/12/90 and recorded on 11/21/90,
in Book 1190, Page 3255 Doc # 239461
of Official Records of DOUGLAS
County, State of Nevada and covering the following described property:
SEE ATTACHED LEGAL DESCRIPTION

Re-Recorded
Date: 0/00/00
Inst #:
Book:
Page:

WHEREAS, the undersigned Beneficiary is the present Beneficiary under
said Deed of Trust and;

WHEREAS, the undersigned desires to substitute a new Trustee under
Deed of Trust in the place and stead of said original Trustee
thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:
STEWART TITLE OF CARSON CITY

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

COUNTRYWIDE FUNDING CORPORATION

SEAL

Dated: 10/14/92

By: [Signature]
RICHARD L. WILSON
FIRST VICE PRESIDENT

By: [Signature]
MARY PLATJE
ASSISTANT SECRETARY

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

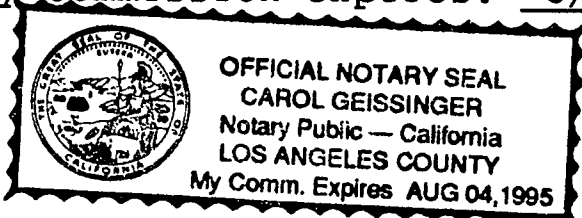
On the 13 day of October, A.D. 1992 personally
appeared before me RICHARD L. WILSON and
MARY PLATJE who being by
me duly sworn did say, each for himself, that s/he, the said
RICHARD L. WILSON is the FIRST VICE PRESIDENT,
and s/he the said MARY PLATJE, is the
ASSISTANT SECRETARY of
COUNTRYWIDE FUNDING CORPORATION

and that the within and foregoing instrument was signed in behalf of
said corporation by authority of a resolution of its Board of
Directors, and said RICHARD L. WILSON
and MARY PLATJE

each duly acknowledge to me that said corporation executed the same
and that the seal affixed is the seal of said corporation.

My Commission expires: 8/04/95

[Signature]
CAROL GEISSINGER
Notary Public, Residing at
LOS ANGELES, CALIFORNIA



383293

LEGAL DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 10, Block A, as set forth on the Final Map of ANDERSON VILLAGE filed for record in the office of the County Recorder of Douglas County, State of Nevada, on August 31, 1989 in Book 889 of Official Records at Page 4542 as Document No. 209869.

Assessment Parcel No. 21-120-58.

Together with a non-exclusive right of way for public road with incidents thereto over and across all those certain streets known as Ballard Lane and Ballard Court lying within the interior boundary lines of the herein above mentioned subdivision.

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 MAR 15 10:14

LINDA SLATER
RECORDER

\$ 8.00 PAID AB DEPUTY

383293

BK 0396 PG 2133