

WHEN RECORDED MAIL TO

Name: NICHOLAS E ZELENSKI AND
Address: 1204 PLEASANTVIEW DR
GARDNERVILLE NV 89410

SUBSTITUTION OF TRUSTEE

WHEREAS, NICHOLAS E ZELENSKI AND CHRISTINA G ZELENSKI HUSBAND AND WIFE was the original Trustor, MARIN CONVEYANCING CORP. as the original Trustee, and HEADLANDS MRTG. CO. was the original Beneficiary under that certain Deed of Trust dated 09/28/1994 and recorded on 10/04/1994, in Book 1094, Page 0337, Document # 347575 of Official Records of Douglas County, State of Nevada and covering the following described property:

Assigned lot 2, in block a, as shown on the final map of pleasantview subdivision phase i, filed in the office of the county recorder of douglas county, nevada, on april 6, 1990, in book 490. page 916, document no. 223488
Date: _____
Inst #: 352764
Book: 1294
Page: 2570

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:
WESTERN TITLE COMPANY

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

Countrywide Home Loans, Inc. (fka. Countrywide Funding Corporation)

Dated: 02/06/1997

By: [Signature]
Mike Joyce
Assistant Secretary

By: [Signature]
Megan Hedquist
Assistant Secretary

SEAL

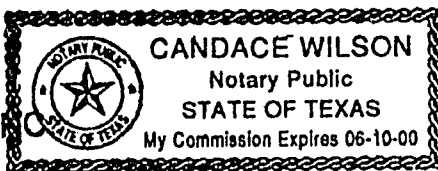
STATE OF TEXAS)
COUNTY OF COLLIN)

On 02/06/1997, Candace Wilson personally appeared before me Mike Joyce and Megan Hedquist who being duly sworn did say, each for himself that s/he, the said Mike Joyce is the Assistant Secretary and s/he the said Megan Hedquist is the Assistant Secretary of Countrywide Home Loans, Inc. (fka. 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 Mike Joyce and Megan Hedquist each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 06/10/2000

Candace Wilson
Notary Public,
(Residing at COLLIN, TEXAS)

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



'97 MAR -3 P12:05

LINDA SLATER
RECORDER
\$ 7.00 PAID K2 DEPUTY

0407591

BK0397PG0086

CHL Loan #: 2679351