

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

QUALITY LOAN SERVICE CORP.
1650 E FOURTH ST 2ND FLOOR
SANTA ANA CA 92701

A05053 M 95835756

LOAN #: 7222418

T.S.#: F-18715

SUBSTITUTION OF TRUSTEE

WHEREAS, STEPHAN A. HEDDINS AND JOANNE C. HEDDINS, HUSBAND AND WIFE
was the original Trustor,

was the original Trustee, and

MEDALLION MORTGAGE COMPANY, A CALIFORNIA CORPORATION was the original Beneficiary under
that certain Deed of Trust dated 08/18/1993 recorded on 08/31/1993 as Instrument
Number 316511 Book 0893 Page 6468 of Official records in the office of the
Recorder of DOUGLAS County, ~~California~~ Nevada,

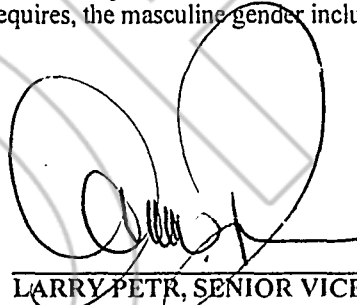
AND WHEREAS, the undersigned, is the present Beneficiary under said Deed of Trust, and,

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

NOW THEREFORE, the undersigned Beneficiary hereby substitutes QUALITY LOAN SERVICE CORP. as Trustee
under said Deed of Trust. Whenever the context hereof so requires, the masculine gender includes the feminine and/or
neuter. and the singular number includes the plural.

Dated: 01/02/1998

MEDALLION MORTGAGE COMPANY,
A CALIFORNIA CORPORATION

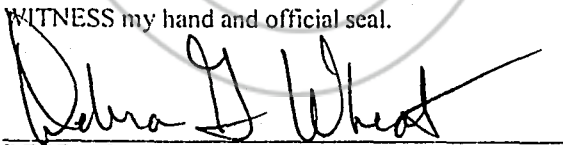


LARRY PETR, SENIOR VICE PRESIDENT

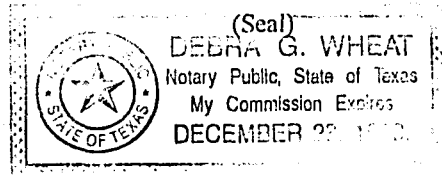
STATE OF TEXAS
COUNTY OF DALLAS

On 01/02/1998 before me, the undersigned, a Notary Public for said State, personally appeared
LARRY PETR, SENIOR VICE PRESIDENT, personally known to me (or proved to me on the
basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the
instrument.

WITNESS my hand and official seal.



DEBRA G. WHEAT
MY COMMISSION EXPIRES: 12/28/1999



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COPY

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

'98 JAN 12 P12:35

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LINDA SLATER
RECORDER
\$ 8.00 PAID KD DEPUTY