

WHEN RECORDED MAIL TO

Name: ASSOCIATED TITLE COMPANY
Address: Attn: Cindy Rentmeister
6975 Union Park Center #220
Midvale, UT 84047

HFS#1909-35941
ESC#R-91260-PAH

SUBSTITUTION OF TRUSTEE

WHEREAS, TERRENCE M SOBECKI AND PAMELA J SOBECKI HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP was the original Trustor, STEWART TITLE as the original Trustee, and COMSTOCK BANK was the original Beneficiary under that certain Deed of Trust dated 01/30/1997 and recorded on 01/31/1997, in Book 0197, Page 4675, Document # 0405881 of Official Records of Douglas County, State of Nevada and covering the following described property:

Assigned

Date: 03/06/1997
Inst #: 407875
Book: 397
Page: 726

LOT 36, BLOCK C, AS SET FORTH ON THE OFFICIAL PLAT OF MISSION HOT SPRINGS, UNIT NO. 1, FILED IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, NEVADA, ON JULY 1, 1987, BOOK 787, PAGE 001, DOCUMENT NO. 157492, AND CERTIFICATE OF AMENDMENT RECORDED OCTOBER 19, 1990, BOOK 1090, PAGE 2956, DOCUMENT NO. 237003, OF OFFICIAL RECORDS.

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 CO. INC.

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)

SEAL

Dated: 11/07/1997

By: [Signature]
Doug Bloomer
Assistant Secretary

By: [Signature]
Nerissa Poon
Assistant Secretary

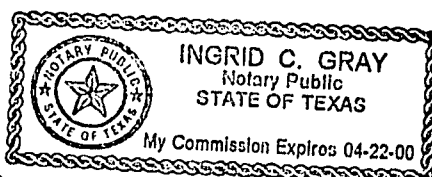
STATE OF TEXAS)
COUNTY OF COLLIN)

On 11/07/1997, Ingrid Gray personally appeared before me Doug Bloomer and Nerissa Poon who being duly sworn did say, each for himself that s/he, the said Doug Bloomer is the Assistant Secretary and s/he the said Nerissa Poon 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 Doug Bloomer and Nerissa Poon 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: 04/22/2000

[Signature]
Ingrid Gray
Notary Public,
(Residing at COLLIN, TEXAS)

Prepared by Barbara Sweeney
3461663



CHL Loan #:

0430150

BK0198PG1293

COPY

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

'98 JAN 12 P12:58

0430150
BK0198PG1294

LINDA SLATER
RECORDER
\$ 8.00 PAID ke DEPUTY