

SPECIALIZED, INC.  
1090 EUGENIA PLACE  
P.O. BOX 5013  
CARPINTERIA, CA. 93013  
(805) 684-8430  
LOAN NO. 2275048  
T.S. NO. 98-65742NV

98130555

SUBMAST.TXT

# 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 **Specialized, Inc.**

STEWART TITLE OF DOUGLAS COUNTY

was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: JERRY L. PALMER AND MARY JO PALMER, HUSBAND AND WIFE AS JOINT TENANTS

BENEFICIARY: SUMMIT CAPITAL, A NEVADA CORPORATION

Recorded 9-13-96 as instrument number 396319, in book 0996, pg 1793 of Official Records in the office of the Recorder of DOUGLAS County;

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

Dated 7-22-98

BENEFICIARY BANKERS TRUST COMPANY OF CALIFORNIA  
N.A. AS TRUSTEE BY ADVANTIA MORTGAGE CORP., USA AS  
SERVICING AGENT

*Nancy Schaefer*  
\_\_\_\_\_  
NANCY SCHAEFER, VICE PRESIDENT

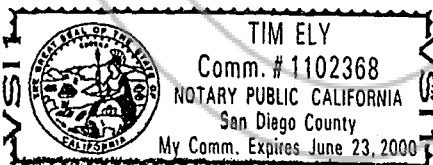
State of CALIFORNIA }  
County of SAN DIEGO }  
On 7-22-98 before me, \_\_\_\_\_ NAME TIMELY  
personally appeared NANCY SCHAEFER  
\_\_\_\_\_  
NAME(S) OF SIGNER(S)

### CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL(S)
- CORPORATE OFFICER(S) V.P. TITLE(S)
- PARTNER(S)
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- SUBSCRIBING WITNESS
- GUARDIAN/CONSERVATOR
- OTHER: \_\_\_\_\_

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 person(s) acted, executed the instrument.

Witness my hand and official seal.



*Tim Ely*  
\_\_\_\_\_  
SIGNATURE OF NOTARY  
TIM ELY

SIGNER IS REPRESENTING:  
NAME OF PERSON(S) OR ENTITY(IES)

0445145

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COPY

REQUESTED BY  
**MARQUIS TITLE & ESCROW, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 JUL 24 A9:30

0445145

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LINDA SLATER  
RECORDER  
\$ 8<sup>00</sup> PAID *SL* DEPUTY