

WHEN RECORDED MAIL TO

Name: PATRICK R GATRELL AND  
Address: 1520 WILLOW CREEK LN  
GARDNERVILLE NV 89410

247558-SDJ  
9813033870

**SUBSTITUTION OF TRUSTEE**

WHEREAS, PATRICK R GATRELL AND JOAN M GATRELL HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP was the original Trustor, PACIFIC SENTINEL CORPORATION as the original Trustee, and Countrywide Home Loans, Inc. was the original Beneficiary under that certain Deed of Trust dated 04/16/1996 and recorded on 04/26/1996, in Book 496, Page 5042, Document # 386355 of Official Records of Washoe County, State of Nevada and covering the following described property:

Assigned  
Date:  
Inst #:  
Book: N/A  
Page: N/A

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 16, IN BLOCK B, AS SHOWN ON THE MAP OF WILLOW CREEK, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 30, 1992, IN BOOK 692, PAGE 5954, AS DOCUMENT NO. 282394.

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:  
OLD REPUBLIC TITLE CO.

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

BANKERS SAVINGS N/K/A  
SOVEREIGN BANK, FSB

Dated: JUNE 1, 1998

By: Deborah Previtera  
DEBORAH PREVITERA,  
ASST. SEC.

By: Dawn L. Troop  
DAWN L. TROOP,  
SAT. REP.

**SEAL**

STATE OF PENNSYLVANIA )  
COUNTY OF BERKS )

On 6-1-98, DEBORAH PREVITERA personally appeared before me MARIA I. OQUENDO and DAWN L. TROOP who being duly sworn did say, each for himself that s/he, the said DEBORAH PREVITERA is the ASST. SEC and s/he the said DAWN L. TROOP is the SAT. REP. of SOVEREIGN BANK, FSB, 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 DEBORAH PREVITERA and DAWN L. TROOP 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:

**NOTARIAL SEAL**  
MARIA I OQUENDO, Notary Public  
Wyomissing Boro, Berks County, PA  
My Commission Expires 7-30-2001

Maria I. Oquendo  
MARIA I. OQUENDO  
Notary Public,  
(Residing at WYOMISSING, PA

**SEAL**

Prepared by Barbara Sweeney  
1193818

CHL Loan #:

0447215  
BK0898PG3382

COPY

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

'98 AUG 17 P2:51

0447215

BK0898PG3383

LINDA SLATER  
RECORDER  
\$ <sup>8.00</sup> PAID *KD* DEPUTY