SUBSTITUTION OF TRUSTEE

WHEREAS, TERRENCE M. GARRISON AND LYNNE C. GARRISON as Trustor, and COMSTOCK BANIK, as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 01, 1994 and recorded AUGUST 01, 1994 as document no 343074, in Book 0894, at Page 0181 of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of WESTERN TITLE COMPANY, INC.

NOW THEREFORE, the undersigned hereby substitutes T.D. SERVICE COMPANY, 1750 E. 4TH STREET, SUITE 800, SANTA ANA, CA 92705-0000 as Trustee under said Deed of Trust.

Dated: SEPTEMBER 17, 1998

Beneficiary:

NATIONSBANC MORTGAGE CORPORATION

By:

Craig H. Davenport, Vice President

State of CALIFORNIA
County of ORANGE

ss.

On SEPTEMBER 17, 1998, before me, Mariquita O. Songer, personally appeared Craig H. Davenport, Vice President (X) 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.

(Notary Name): Mariquita O. Songer

Loan#: 0005165071

RLS#: 599998

MARIQUITA O. SONGER COMM. #1191318 COMM. #1191318 COMM COMMITTER C

Space below for Recorder's use

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: VT.D. SERVICE COMPANY 1750 E. 4TH STREET SUITE 800 SANTA ANA, CA 92705

TD SERVICE CO

IN OFFICIAL RECORDS OF
DOUGLAS CO... NEVADA

'98 SEP 25 P2:57

0450329

BK0998PG5317

LINDA SLATER
RECORDER
PAIDA DEPUTY