

SUBSTITUTION OF TRUSTEE

WHEREAS, PHILLIP A. HERNANDEZ AND CHRIS A. HERNANDEZ as Trustor, and CENTRAL PACIFIC MORTGAGE COMPANY, as the Original Beneficiary under that certain Deed of Trust, dated FEBRUARY 24, 1993 and recorded MARCH 09, 1993 as Instrument No. 301474, in Book No. 393, at Page No. 1639 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 MADISON DIVIDENDS, 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: NOVEMBER 18, 1998

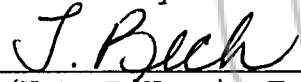
Beneficiary:
NATIONSBANC MORTGAGE CORPORATION

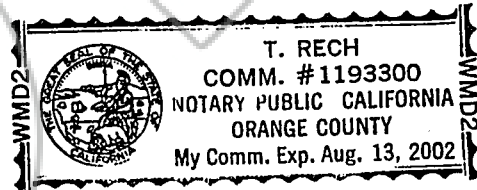
By: 
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On NOVEMBER 18, 1998, before me, T. Rech, personally appeared Julie A. Yates, 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.


(Notary Name): T. Rech



Loan#: 0002998581 RLS#: 622838

Space below for Recorder's use

Recording Requested By:
T.D. SERVICE COMPANY

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

REQUESTED BY
T.D. Service Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 DEC -2 P3:07

0455449
BK 1298PG0541

LINDA SLATER
RECORDER
\$ 7.00 PAID DEPUTY