

SUBSTITUTION OF TRUSTEE

WHEREAS, ROBERT C. MCGINLEY AND MICHELLE MYREE SMITH as Trustor, and NATIONSBANC MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated OCTOBER 18, 1995 and recorded OCTOBER 25, 1995 as Instrument No. 373570, in Book No. 1095, at Page No. 4447 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 FREDERICK W. WARK.

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 30, 1998

Beneficiary:
NATIONSBANC MORTGAGE CORPORATION

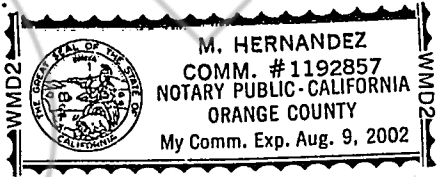
By: *Julie A. Yates*
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On NOVEMBER 30, 1998, before me, M. Hernandez, 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.

M. Hernandez
(Notary Name): M. Hernandez



Loan#: 0024086589 RLS#: 627480

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 10 P3:15

0456313

BK 1298 PG 2760

LINDA SLATER
RECORDER
\$ 7.00 PAID to DEPUTY