SUBSTITUTION OF TRUSTEE

WHEREAS, ELIZABETH T. GIORDANO as Trustor, and WMC MORTGAGE CORP., as the Original Beneficiary under that certain Deed of Trust, dated JUNE 06, 1997 and recorded JULY 02, 1997 as Instrument No. 0416460, in Book No. 0797, at Page No. 0518 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 WESTWOOD ASSOCIATES.

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: DECEMBER 10, 1998

Beneficiary:

NATIONSBANC MORTGAGE CORPORATION

By:

Craig Davenport, Vice President

State of <u>CALIFORNIA</u>
County of <u>ORANGE</u>

) } ss.

On DECEMBER 10, 1998, before me, Joan B. Alt, personally appeared Craig Davenport, 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) : Joan B. Alt

Loan#: 0021203559

RLS#: 632661

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

TO SECUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

'98 DEC 18 P3:33

JOAN B. ALT

COMM. #1157326 COTARY PUBLIC-CALIFORNIA COUNTY

My Comm. Exp. Oct.27, 2001

0456942 RK 1298PG4787 LINDA SLATER
RECORDER

S 7.50 PAID K O DEPUTY