

SUBSTITUTION OF TRUSTEE

WHEREAS, JAC'LINE L. CULLEN, AN UNMARRIED WOMAN as Trustor, and RYLAND MORTGAGE COMPANY, as the Original Beneficiary under that certain Deed of Trust, dated OCTOBER 06, 1993 and recorded OCTOBER 14, 1993 as Instrument No. 320190, in Book No. 1093, at Page No. 2438 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: DECEMBER 10, 1998

Beneficiary:
PNC MORTGAGE CORP OF AMERICA

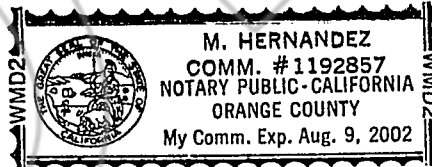
By: *Julie A. Yates*
Julie A. Yates, Assistant Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On 12-10-98, before me, M. Hernandez, personally appeared Julie A. Yates, Assistant 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#: 0092751028 RLS#: 632227

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 22 A8:39

0457067

BK 1298 PG 5184

LINDA SLATER
RECORDER
\$7.00 PAID to DEPUTY