WHEN RECORDED MAIL TO

Name: NORMAN GRAY WILLIAMS Address: 1785 MAHOGANY CIR

MINDEN

NV 89423

SUBSTITUTION OF TRUSTEE

WHEREAS, NORMAN GRAY WILLIAMS AN UNMARRIED MAN was the original Trustor, PACIFIC SENTINEL CORP as the original Trustee, and DIRECTORS MORTGAGE LOAN was the original Beneficiary under that certain Deed of Trust dated 10/11/1994 and recorded on 10/28/1994, in Book 1094, Page 5239, Document # 349698 of Official Records of Douglas County, State of Nevada and covering the following described property:

Assigned

SEE ATTACHED LEGAL

Date: Inst #: Book: N/A Page: N/A

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:

WESTERN TITLE COMPANY, INC.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes plural.

> Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

Dated: 09/04/1998

David Teague

ssistant Secretary

By

Barbara Sweeney Assistant Secretary

STATE OF TEXAS COUNTY OF COLLIN

On 09/04/1998, David Mikus personally appeared before me David Teague and Barbara Sweeney who being duly sworn did say, each for himself that s/he, the said David Teague is the Assistant Secretary and s/he the said Barbara Sweeney is the Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said David Teague and Barbara Sweeney each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 12/01/1998

Notary Public,

(Residing at COLLIN, TEXAS)

DAVID MIKUS Notary Public STATE OF TEXAS My Commission Expires 12-01-98

Prepared by Teresa Scolaro

CHL Loan #: 2303436

Prepared by: P. RENNA

10/11/94

BORROWER: NORMAN GRAY WILLIAMS

CASE #:

DATE:

LOAN #:

2303436

PROPERTY ADDRESS: 1785 MAHOGANY CIRCLE

MINDEN, NV. 89423-

COUNTRYWIDE FUNDING CORPORATION

BRANCH #922 4045 SPENCER STREET, SUITE 302 LAS VEGAS NV,89119-(702)791-6885

LEGAL DESCRIPTION EXHIBIT A

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS. STATE OF NEVADA. DESCRIBED AS FOLLOWS:

LOT 24, BLOCK B, AS SET FORTH ON THE MAP OF WESTWOOD PARK UNIT NO. IV. PHASE B. FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1994, IN BOOK 694, AT PAGE 27, AS DOCUMENT NO. 338620.

TOGETHER WITH AN UNDIVIDED 1/21ST INTEREST IN AND TO THE COMMON AREA LYING WITHIN THE INTERIOR LINES AS SET FORTH ON MAP OF WESTWOOD PARK UNIT IV, PHASE B, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1994, IN BOOK 694, AT PAGE 27, AS DOCUMENT NO. 338620.

A PORTION OF A.P.N. 17-290-50

REQUESTED BY

FHA/VA/CONV Legal Description Exhibit A 1C4041US (03/94)

WESTERN TITLE COMPANY, INC. IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

JAN -5 A11:51

0457996

BK0199PG0446

LINDA SLATER RECORDER

Western Title Company, Inc. hereby certifies this document to be a true and exact copy of the original.

Western Tille Company, Inc.