

M7568753

SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS,

GEORGE A GULLETT / JOANNE GULLETT was the original Trustor,
MADISON DIVIDENDS, INC. was the original Trustee, and
CENTRAL PACIFIC MORTGAGE COMPANY

was the original Beneficiary under that certain Deed of Trust dated MARCH 16, 1995 and
recorded MARCH 20, 1995 Book 1:395 Page 2944 of Official
Records of DOUGLAS County, Nevada, as document number 358328
and

THIS DEED OF TRUST WAS ASSIGNED TO BARCLAYSAMERICAN/MORTGAGE
CORP. RECORDED ON 3/20/95 IN BOOK 395 PAGE 3122, AND FURTHER
ASSIGNED TO FEDERAL NATIONAL MORTGAGE ASSOCIATION RECORDED
ON 4/6/95 IN BOOK 1095 PAGE 1040.

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and
stead of said original Trustee, thereunder, in the manner in said Deed of Trust provided,

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 the plural.

Dated: January 15, 1998
ASSOCIATION

FEDERAL NATIONAL MORTGAGE

PRESIDENT

By: Randi L. Anderson VICE

SEAL

ATTEST: DeeDee M. Bolton ASSISTANT

SECRETARY

For Corporate Acknowledgement

For Individual Acknowledgement

STATE OF ~~NEW JERSEY~~ VIRGINIA
COUNTY OF ~~BURLINGTON~~ FAIRFAX

On January 15, 1998 personally appeared before a
notary public, in and for said County and State,
Randi L. Anderson

AND
DeeDee M. Bolton, known to me to be VICE
PRESIDENT and ASSISTANT SECRETARY of the
corporation that executed the foregoing instrument and upon
oath, did depose that they are the officers of the Corporation
as above designated; that they are acquainted with the seal of
said Corporation and that seal affixed to said instrument is
the corporation seal of said corporation; that the signatures to
said instrument were made by officers of said Corporation as
indicated after said signatures; and the the said Corporation
executed the said instrument freely and voluntarily and for
the uses and purposes therein mentioned.

STATE OF NEVADA
COUNTY OF

On personally appeared before me, a
Notary Public, in and for said County and State,

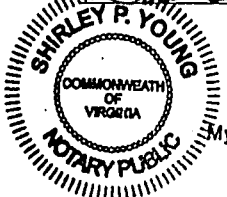
, known to be the person
described in and who executed the foregoing instrument, who
acknowledged to me that he executed the same freely and
voluntarily and for the uses and purposes therein mentioned.

Signature: _____

0457998

BK0199PG0448

Signature: Shirley P. Young NOTARY



Shirley P. Young
Notary Public
Commonwealth of Virginia
My Commission Expires Jan. 31, 2002

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN -5 A11 :54

0457998

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LINDA SLATER
RECORDER

\$ 8.00 PAID K2 DEPUTY