

SUBSTITUTION OF TRUSTEE

WHEREAS, PATRICIA H. ALFONSO as Trustor, and NATIONSBANC MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated MARCH 06, 1996 and recorded MARCH 08, 1996 as Instrument No. 382870, in Book No. 0396, at Page No. 1145, and Re-Recorded on: APRIL 18, 1996 as Instrument No. 385719, in Book No. 0496, at Page No. 3303 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 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: DECEMBER 28, 1998

Beneficiary:
NATIONSBANC MORTGAGE CORPORATION

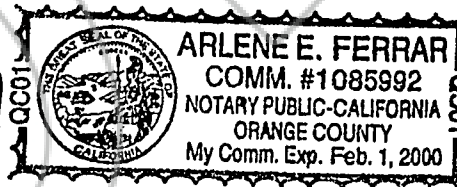
By: Craig Davenport, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On DECEMBER 28, 1998, before me, Arlene E. Ferrar, 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.

Arlene E. Ferrar
(Notary Name): Arlene E. Ferrar



Loan#: 0024267684 RLS#: 639477

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

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LINDA SLATER
RECORDER
\$ 7.00 PAID k2 DEPUTY