

SUBSTITUTION OF TRUSTEE

WHEREAS, VESTER OL. LADNER as Trustor, and TMS MORTGAGE INC., DBA THE MONEY STORE, as the Original Beneficiary under that certain Deed of Trust, dated MARCH 29, 1995 and recorded APRIL 03, 1995 as Instrument No. 359255 in Book No. 0495 0059 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 STEWART TITLE.

NOW THEREFORE, the undersigned hereby substitutes PRINCETON ESCROW COMPANY, 4837 WATT AVENUE, , NORTH HIGHLANDS , CA 95660-0000 as Trustee under said Deed of Trust.

Dated: JAN 04 1999.

Beneficiary:
THE BANK OF NEW YORK; AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF FEBRUARY 28, 1995, SERIES 1995-A

By: *Pat Colarullo*
(Name, Title): Assistant Treasurer

State of New York }
County of New York } ss.

SEAL

On JAN 04 1999, before me, WILLIAM J. SACHELARI, personally appeared Pat Colarullo, Assistant Treasurer 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.
William J. Sachelari
(Notary Name): WILLIAM J. SACHELARI

WILLIAM J. SACHELARI
Notary Public, State of New York
No. 01SA5059962
Qualified in New York County
Commission Expires May 6, 2000

SEAL

Loan#: 0072219199 RLS#: 221717

Space below for Recorder's use _____

Recording Requested By:
THE MONEY STORE

And When Recorded Mail To:
THE MONEY STORE
ATTN: Doc Recording/Lien Rls
P O Box 13309
Sacramento, CA 95813-3309

REQUESTED BY
Money Store
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN 19 A11:43

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LINDA SLATER
RECORDER
PAID 7.00 DEPUTY