

SUBSTITUTION OF TRUSTEE

WHEREAS, JAMES A. CLEARY AND KRISTINA A. CLEARY as Trustor, and NATIONSBANC MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 28, 1995 and recorded SEPTEMBER 05, 1995 as Instrument No. 369835, in Book No. 0995, at Page No. 0437 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 W. 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: FEBRUARY 01, 1999

Beneficiary:
NATIONSBANC MORTGAGE CORPORATION

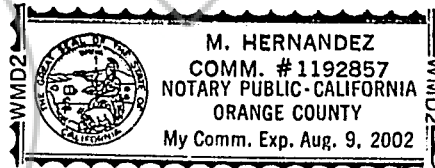
By: [Signature]
Craig Davenport, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On FEBRUARY 01, 1999, before me, M. Hernandez, 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.

[Signature]
(Notary Name): M. Hernandez



Loan#: 0024001877 RLS#: 662154

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 COUNTY, NEVADA

'99 FEB 11 P3:26

0460994

LINDA SLATER
RECORDER
\$7.00 PAID [Signature] DEPUTY

BK0299PG2539