

205265 MTD

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INSURANCE COMPANY
RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO

TITLE TRUST DEED SERVICE COMPANY
16633 Ventura Boulevard, Suite 1000
Encino, California 91436
Phone: (818) 986-8966 Fax (818) 905-6209

258093 RM

TTD No. : 26431-03
Loan No.: VISNOVITS

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, ANNAMARIA VISNOVITS, AN UNMARRIED WOMAN was the original Trustor, WESTERN TITLE COMPANY, INC., A NEVADA CORPORATION was the original Trustee, and ARTHUR F. SIMMERMON AND CECILY M. SIMMERMON, HUSBAND AND WIFE, AS JOINT TENANTS was the original Beneficiary under that certain Deed of Trust dated 10/24/96 and recorded on 11/5/96 as Instrument No. 400404, in Book 1196, Page 0810 of Official Records of DOUGLAS County, NEVADA; and

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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes TITLE TRUST DEED SERVICE COMPANY, WHOSE ADDRESS IS: 16633 VENTURA BLVD., SUITE 1000, ENCINO, CALIFORNIA 91436, as Trustee under said Deed of Trust.

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

Dated: January 22, 1999

Arthur F. Simmermon
ARTHUR F. SIMMERMON

Cecily M. Simmermon
CECILY M. SIMMERMON

State of CALIFORNIA

County of LOS ANGELES

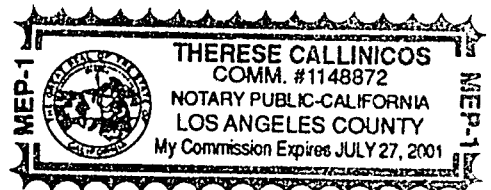
SS.

On JANUARY 22 1999 before me, Therese Callinicos Notary Public, personally appeared Arthur F. and Cecily M. Simmermon 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~~ 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 Therese Callinicos (Seal)

0461988
BK 0299PG5378



STATE OF CALIFORNIA)
)
COUNTY OF LOS ANGELES)

SS.

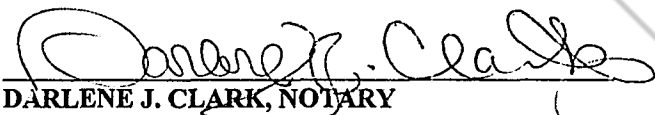
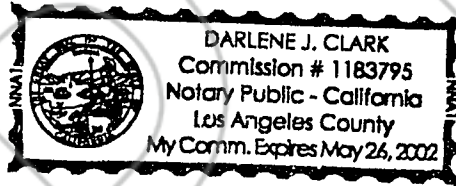
AFFIDAVIT OF MAILING

The undersigned, being sworn, say(s): A copy of the attached Substitution has been mailed, prior to the recording thereof, in the manner provided in Section 2924b of the Civil Code of California to all the persons to whom a copy of the Notice of Default would be required to be mailed by the provisions of said Section.



Affiant: BRENDA B. PEREZ

Subscribed and sworn to before me
February 24, 1999

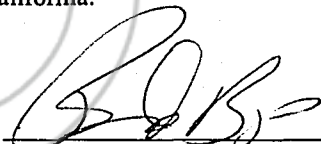

DARLENE J. CLARK, NOTARY

STATE OF CALIFORNIA)
)
COUNTY OF LOS ANGELES)

SS.

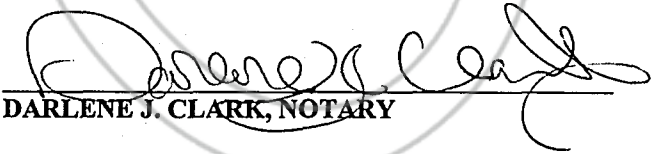
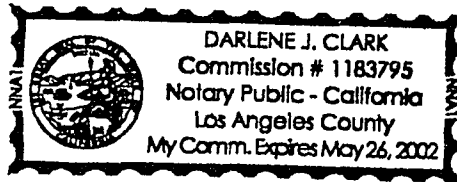
AFFIDAVIT OF PERSONAL SERVICE

I, BRENDA B. PEREZ, state that on the February 24, 1999, I personally served a copy of the attached Substitution of Trustee in accordance with Section 2934a Civil Code of the State of California.



Affiant: BRENDA B. PEREZ

Subscribed and sworn to before me
February 24, 1999


DARLENE J. CLARK, NOTARY

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REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB 26 A11 :22

LINDA SLATER
RECORDER

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