

99-10903 RC#

WHEN RECORDED MAIL TO

Name: LON L SMITH
Address: 1429 SALLY LN
CENTERVILLE NV 89410
253461GB
203506 MTD

SUBSTITUTION OF TRUSTEE

WHEREAS, LON L SMITH AND DEBRA S SMITH HUSBAND AND WIFE was the original Trustor, WESTERN TITLE CO as the original Trustee, and MICAL MORTGAGE was the original Beneficiary under that certain Deed of Trust dated 09/27/1995 and recorded on 09/29/1995, in Book 995, Page 5277, Document # 371635 of Official Records of Douglas County, State of Nevada and covering the following described property:

Assigned
Date:
Inst #:
Book: N/A
Page: N/A

LOT 876 AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNOT NO 7 FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON MARCH 27 1974 IN BOOK 374 PAGE 676 AS FILE NO 72456.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:
FIRST AMERICAN TITLE

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

Countrywide Home Loans, Inc. (fka SEAL
Countrywide Funding Corporation)

Dated: 08/12/1998

By: Vicki Mauldin
Vicki Mauldin
Assistant Secretary

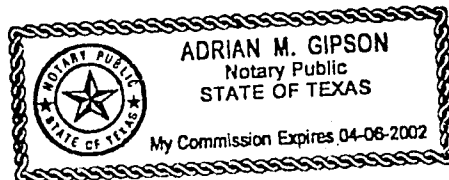
By: Brandi Bell
Brandi Bell
Assistant Secretary

STATE OF TEXAS)
COUNTY OF COLLIN)

On 08/12/1998, Adrian M. Gipson personally appeared before me Vicki Mauldin and Brandi Bell who being duly sworn did say, each for himself that s/he, the said Vicki Mauldin is the Assistant Secretary and s/he the said Brandi Bell is the Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said Vicki Mauldin and Brandi Bell each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 04/06/2002

Adrian M. Gipson
Adrian M. Gipson
Notary Public,
(Residing at COLLIN, TEXAS)



Prepared by Anthony Bolton
6573544

CHL Loan #:

464832

BK0499PG0393

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 APR -2 A11 :18

464832

BK0499PG0394

LINDA SLATER
RECORDER
\$ 8.00 PAID KD DEPUTY