SUBSTITUTION OF TRUSTEE

WHEREAS, CHARLESR. HARRISANDJOYCEH. HARRIS, HUSBANDAND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP as Trustor, and NATIONSBANC MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated FEBRUARY 13, 1997 and recorded FEBRUARY 20, 1997 as Instrument No. 0406990, in Book No. 0297, at Page No. 2783 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: APRIL 27, 1999

Beneficiary:

NATIONSBANC MORTGAGE CORPORATION

By:

Craig Davenport, Vice President

State of <u>CALIFORNIA</u> County of <u>ORANGE</u>

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On APRIL 27, 1999, before me, Andrea Orozco, 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.

(Notary Name): Andrea Orozco

Loan#: 0025009366

RLS#: 697689

Space below for Recorder's use

ANDREA OROZCO

COMM. #1166608 NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY

My Comm. Exp. Dec. 25, 2001

Recording Requested By: T.D. SERVICE COMPANY

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And When Recorded Mail To:

JT.D. SERVICE COMPANY

1750 E. 4TH STREET

SUITE 800

SANTA ANA, CA 92705

TD Service Fix

IN OFFICIAL RECORDS OF
DOUGLAS COL. HEVADA

'99 MAY 14 A8:39

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RECORDER
PAID & DEPUTY