SUBSTITUTION OF TRUSTEE

Loan #: 0051294753

Invoice No.: FREF 042399

WHEREAS, BRUCE M. CHETTY AND SALLIE L.S. CHETTY, HUSBAND AND WIFE, was the original Trustor, FIRST NEVADA TITLE was the original Trustee, and TRANSCOASTAL MORTGAGE CORP. was the original Beneficiary under that certain Deed of Trust dated January 14, 1992 Recorded on January 24, 1992 as Book 192 Inst. # 269575 Page 3146 and RE-RECORDED on as Inst. # N/A Book N/A Page N/A of Official Records in the office of the Recorder of DOUGLAS County, Nevada, with Tax I.D. # NOT REQUIRED 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 the place and stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes STANDARD TRUST DEED SERVICE COMPANY 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.

Date: April 23, 1999

FLEET NATIONAL BANK

By:

WILLIAM R. BUEGE VICE PRESIDENT MAFICET Bank

STATE OF WISCONSIN COUNTY OF MILWAUKEE

) S.S.

On 4-23-99, before me, the undersigned, a Notary Public for said State, personally appeared WILLIAM R. BUEGE, 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 same.

WITNESS my hand and official seal

Signature

PERRY BUCK

PERRY BUCK

NOTARY PUBLIC STATE OF WISCONSIN MY COMMISSION EXPIRES MAY 28, 2000

Below this line for recorder's use

RECORDING REQUESTED BY

Attention:

Title Order:

AND WHEN RECORDED MAIL TO

STANDARD

TRUST DEED SERVICE COMPANY
P. O. Box 5070
Concord, CA 94524-0070

0467932

BK 0599PG2534

'99 MAY 14 A8:58

Recon #: 241517

PAIDK DEPUTY

LINDA SLATER