RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO LAW OFFICE OF STEVEN J. MELMET

2912 S. Daimler Street

Santa Ana, California 92705

#81301

TS No.: 99-15042-A Loan No.: 710389

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, DENA COLVIN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY was the original Trustor, MARIN CONVEYANCE CORPORATION, A CALIFORNIA CORPORATION was the original Trustee, and HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION was the original Beneficiary under that certain Deed of Trust dated 12/10/97 and recorded on 12/16/97 as Instrument No. 428617, in Book 1294, Page 3286 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 LAW OFFICES OF STEVEN J. MELMET, INC., WHOSE ADDRESS IS: 2912 S. Daimler Street, Santa Ana, CA 92705, 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 4-15-99

State of Oregon County of Multonak FIRST BANK OF BEVERLY HILLS

SS. FRYE

On 5-11-99 before me, the undersigned Notary Public, personally appeared Len Frye 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 W/X Ox (L Co 3 x 10 0 0) (Seal)

My commission expires: /- 20- ()()

OFFICIAL SEAL

KELLEY L. WEISENHAUS

NOTARY PUBLIC - OREGON

COMMISSION NO.050577

MY COMMISSION EXPIRES JAN. 22, 2000

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REQUESTED BY
WESTERN TITLE COMPANY, INC
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

99 JUN -2 P3:06

LINDA SLATER
RECORDER

BK0699PG0463

2 DEPUTY