

**SUBSTITUTION OF TRUSTEE**

WHEREAS, HOWARD M. FOND AND JOSEPHINE H. FOND as Trustor, and NATIONSBANC MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated MARCH 24, 1998 and recorded MARCH 30, 1998 as Instrument No. 0436141, in Book No. 398, at Page No. 6705 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: JULY 07, 1999

Beneficiary:  
NATIONSBANC MORTGAGE CORPORATION

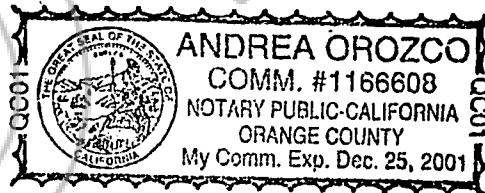
By: Craig Davenport  
Craig Davenport, Vice President

State of CALIFORNIA }  
County of ORANGE } ss.

On JULY 07, 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.

Andrea Orozco  
(Notary Name): Andrea Orozco



Loan#: 0026186809 RLS#: 727576

Space below for Recorder's use

Recording Requested By:  
T.D. SERVICE COMPANY

And When Recorded Mail To:  
T.D. SERVICE COMPANY  
1750 E. 4TH STREET  
SUITE 800  
SANTA ANA, CA 92705

REQUESTED BY  
T.D. Service Financial  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

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LINDA SLATER  
RECORDER  
\$7.00 PAID DEPUTY