

Loan # 2798510
Your Ref # ~~2041676B~~ 204167GB
Requested by Harbor Financial Mortgage Corporation
When recorded return to:
Ronald and Teresa Elges
2610 Wildrye Ct
Minden, NV. 89423

204203 MTD

SUBSTITUTION OF TRUSTEE

The undersigned Harbor Financial Mortgage Corporation (hereinafter referred to as Beneficiary) is the Beneficiary of that certain Deed of Trust dated MAY 1, 1997, executed by: RONALD M. ELGES AND TERESA A. ELGES, HUSBAND AND WIFE AS JOINT TENANTS, Trustor, to COMMONWEALTH LAND TITLE COMPANY, A CALIFORNIA CORPORATION as Trustee, and recorded as Instrument No. 0412368 on MAY 12, 1997 in Book # 0597 Page # 1951. Official Records in the County Recorder's Office of DOUGLAS County, NEVADA.

NOW THEREFORE, Beneficiary hereby substitutes FIRST AMERICAN TITLE COMPANY OF NEVADA, as Trustee under said Deed of Trust herein referred to, in the place and stead of and with all rights, title, powers, and interest of the former Trustee described above.

Harbor Financial Mortgage Corporation



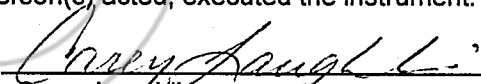
Mark Schrader / Vice President



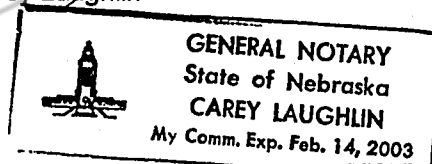
STATE OF NEBRASKA
COUNTY OF SCOTTS BLUFF

On June 30, 1999, before me, Carey Laughlin personally appeared, Mark Schrader 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:
My commission expires 02-14-03


Carey Laughlin

LP



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

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BK0799PG2736

LINDA SLATER
RECORDER
\$ 7.00 PAID KJ DEPUTY