

SUBSTITUTION OF TRUSTEE

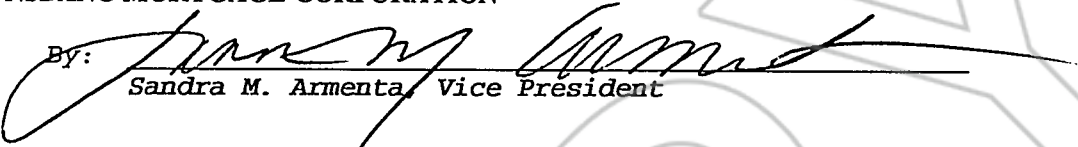
WHEREAS, DANIEL R. GRAHAM AND DEBORAH D. GRAHAM as Trustor, and NATIONSBANC MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated SEPTEMBER 17, 1998 and recorded OCTOBER 01, 1998 as Instrument No. 0450873, in Book No. 1098, at Page No. 0248 of official records of DOUGLAS 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 12, 1999

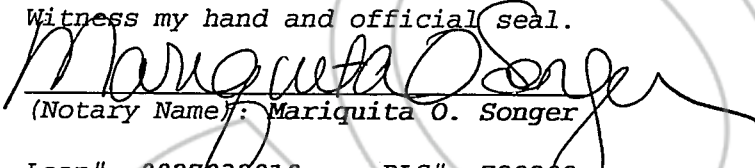
Beneficiary:
NATIONSBANC MORTGAGE CORPORATION

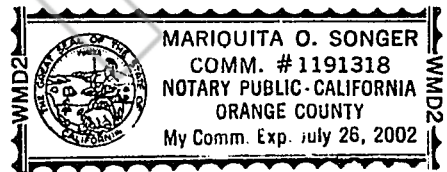
By: 
Sandra M. Armenta, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On JULY 12, 1999, before me, Mariquita O. Songer, personally appeared Sandra M. Armenta, 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): Mariquita O. Songer



Loan#: 0027032010 RLS#: 729209

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 Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 22 P2:47

0472969

BK0799PG3762

LINDA SLATER
RECORDER
\$7.00 PAID Kg DEPUTY