

99090150 SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS,

KENNETH W SCARCE / First American Lenders was the original Trustor,  
PHH MORTGAGE SERVICES CORP. was the original Trustee, and

was the original Beneficiary under that certain Deed of Trust dated AUGUST 24, 1995 and recorded AUGUST 28, 1995, Book 0895, Page 4670 of Official Records of DOUGLAS County, Nevada, as document number,

and BEING A PORTION OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECT 12, TOWNSHIP 14 NORTH, RANGE 19 EAST, M.D.B.&M.

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, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes Stewart Title of CARSON CITY

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: April 8, 1999

PHH MORTGAGE SERVICES CORP.

By: Marc J. Hinkle  
MARC J. HINKLE VICE PRESIDENT

ATTEST: Cheryl L Young  
CHERYL L YOUNG ASSISTANT

SECRETARY

For Corporate Acknowledgement

For Individual Acknowledgement

STATE OF NEW JERSEY  
COUNTY OF BURLINGTON

On April 8, 1999 personally appeared before a notary public, in and for said County and State, MARC J. HINKLE AND CHERYL L YOUNG, known to me to be VICE PRESIDENT and ASSISTANT SECRETARY of the corporation that executed the foregoing instrument and upon oath, did depose that they are the officers of the Corporation as above designated; that they are acquainted with the seal of said Corporation and that seal affixed to said instrument is the corporation seal of said corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and the the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Signature: Sandra L Stone  
NOTARY

STATE OF NEVADA  
COUNTY OF

On personally appeared before me, a Notary Public, in and for said County and State, , known to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Signature: \_\_\_\_\_

\_\_\_\_\_  
Name (Typed or Printed)

SEAL

REQUESTED BY  
**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

1999 AUG 27 PM 3: 40

LINDA SLATER  
RECORDER

0475420  
BK0899PG5200

\$<sup>8.00</sup> PAID *KJ* DEPUTY