WHEN RECORDED, MAIL TO:

NORTHWEST MORTGAGE SERVICES, INC.

P.O. BOX 601520

SAN DIEGO, CA 92160-1520

FILE NO.

- 9903010483

SERVICER

- SOURCE ONE

LOAN NO.

- 200749572

BORROWER - MORAN

251099

SUBSTITUTION OF TRUSTEE

WHEREAS, AGUSTIN J. MORAN, BARBARA S. JACINTO, was the original Trustor and CENTRAL PACIFIC MORTGAGE COMPANY, was the original Beneficiary under the certain Deed of Trust dated February 21, 1997, recorded March 3, 1997 as Instrument No. 407607 in Book 397 Page 120 of the official records of DOUGLAS County, Nevada; and

WHEREAS, the undersigned, is the present Beneficiary under said Deed of Trust and, desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned Beneficiary hereby substitutes NORTHWEST MORTGAGE SERVICES, INC. whose address is 3636 Camino Del Rio North, Suite 200, San Diego, CA 92108.

Dated: October 6, 1999

WHITE MOUNTAINS SERVICES CORPORATION fka SOURCE ONE MORTGAGE SERVICES CORPORATION by Northwest Mortgage Services, Inc., as Attorney-in-Fact

OI)MES, Authorized Signatory

STATE OF CALIFORNIA COUNTY OF SAN DIEGO

On October 6, 1999, before me, the undersigned Notary Public for and State personnally appeared KATHY HOLMES, 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

TAMMY WILDE Commission # 1190197 Notary Public - California San Diego County My Comm. Expires Jul 16, 2002 Space below this line for recorder's use

MARQUIS TITLE & ESCROW, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

1999 OCT -8 AM 9: 42

LINDA SLATER

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