SUBSTITUTION OF TRUSTEE

APN # 19-300-64

WHEREAS, MICHAEL R. SINGLETON as Trustor, and TREO FUNDING INC., as the Original Beneficiary under that certain Deed of Trust, dated MAY 19, 1998 and recorded MAY 27, 1998 as Instrument No. 0440534, in Book No. 0598, at Page No. 5357 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 STEWART TITLE OF DOUGLAS COUNTY.

NOW THEREFORE, the undersigned hereby substitutes T.D. SERVICE COMPANY, 1820 E. FIRST STREET, SUITE 300, SANTA ANA, CA 92705-0000 as Trustee under said Deed of Trust.

Dated: DECEMBER 08, 1999

Beneficiary:

INMC MORTGAGE HOLDINGS INC. FKA INDEPENDENT NATIONAL MORTGAGE CORPORATION FKA INDYMAC MORTGAGE HOLDINGS INC., AKA INDYMAC, INC.

Rhonda J. Crofford, Vice President

State of <u>CALIFORNIA</u> County of <u>ORANGE</u>

) } ss.

On DECEMBER 08, 1999, before me, Andrea Orozco, personally appeared Rhonda J. Crofford, 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.

(Motary Name): Andrea Orozop

Loan#: 1000009256

BLS#: 776356

Space below for Recorder's use

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. SERVICE COMPANY 1820 E. FIRST STREET SUITE 300 SANTA ANA, CA 92705

IN OFFICIAL RECORDS OF DOUGLAS ON MEYADA

ANDREA OROZCO

COMM. #1166608 NOTARY PUBLIC-CALIFORNIA

ORANGE COUNTY My Comm. Exp. Dec. 25, 2001

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