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XRF0391-034-0298

Substitution of Trustee

Date: DECEMBER 9, 1999

Date of Deed of Trust: FEBRUARY 06, 1998

Date of Recordation: FEBRUARY 17, 1998

Recording Information: VOL 298

PAGE 2834

DOC 0432822

Trustor: DAVID PLANTIER AND MERCEDES REY-PLANTIER, HUSBAND AND WIFE AS JOINT TENANTS

Original Trustee: WESTERN TITLE

Current Beneficiary: AURORA LOAN SERVICES INC.

County of DOUGLAS, State of NEVADA

The Undersigned, AURORA LOAN SERVICES INC.

as Owner and Holder of the Note secured by the above-described Deed of Trust, hereby desires to substitute a new Trustee under said Deed of Trust, and hereby substitutes CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC, 1099 18TH STREET, SUITE 2300, DENVER, CO 80202 as Trustee. AURORA LOAN SERVICES INC.



By: REGINA LASHLEY
Title: VICE PRESIDENT

State of NEBRASKA, County of SCOTTS BLUFF

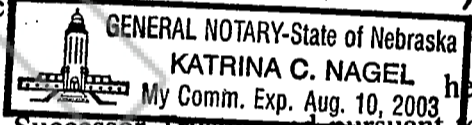
The foregoing instrument was acknowledged before me this 9TH day of DECEMBER 1999 by REGINA LASHLEY as VICE PRESIDENT of AURORA LOAN SERVICES INC.

who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the Corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Aug 10, 2003
Date Commission Expires

Notary Public



Full Reconveyance

CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC accepts the appointment of Trustee under the above Deed of Trust and as Successor Trustee and pursuant to the request of the said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate held by it under the terms of the Deed of Trust.

CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC

LAWRENCE E. CASTLE
MANAGER

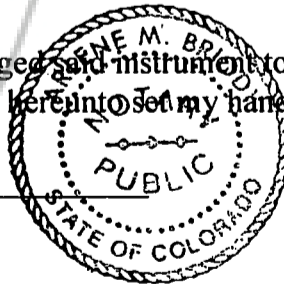
State of COLORADO, County of DENVER

The foregoing instrument was acknowledged before me this 10th day of December 1999 by LAWRENCE E. CASTLE as MANAGER of CASTLE, BARRETT, DAFFIN & FRAPPIER, LLC

who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the Corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

03/31/01
Date Commission Expires



Notary Public: ARLENE M. BRIODY

RECORD AND RETURN TO: MY COMMISSION EXPIRES 03/31/2001
EMERALD MORTGAGE ASSISTANCE COMPANY
1099 18TH STREET, SUITE 1600
DENVER, COLORADO 80202

REQUESTED BY
Emerald Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 FEB -7 AM 11:13

LINDA SLATER
RECORDER

\$10.00 PAID K2 DEPUTY

0485899

BK0200PG1151