

APN 11-146-04

WHEN RECORDED, MAIL TO:

NORTHWEST MORTGAGE SERVICES, INC.
P.O. BOX 601520
SAN DIEGO, CA 92160-1520

FILE NO. - 0003005212
SERVICER - SOURCE ONE
LOAN NO. - 121229593
BORROWER - BANNING

SUBSTITUTION OF TRUSTEE

WHEREAS, **DALE BRUCE BANNING**, was the original Trustor and **SILVER SIERRA MORTGAGE, INC.**, was the original Beneficiary under the certain Deed of Trust dated **December 26, 1991**, recorded **January 8, 1992** as Instrument No. **268548** in Book **192** Page **717** 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: February 23, 2000

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

Gary Wisham

GARY WISHAM, Authorized Signatory

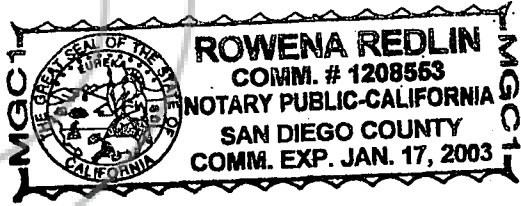
STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 2/23/2000, before me, the undersigned Notary Public for and State personally appeared **GARY WISHAM**, 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 Substitution of Trustee 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

Rowena Redlin

Signature



Space below this line for recorder's use

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

2000 FEB 25 PM 3: 26

LINDA SLATER
RECORDER

\$ 7.00 PAID K2 DEPUTY

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