

RECORDING REQUESTED BY:

000500769 - T.S.G.

APR. 21-120-29

WHEN RECORDED MAIL TO:

Castle, Barrett, Daffin & Frappier, LLC
Denver Place Plaza Tower
1099 18th Street, Suite 2300
Denver, Colorado 80202
Attn.: Melissa Walker

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN#: 0094212392

T.S.#: 00-02-0598

SUBSTITUTION OF TRUSTEE

WHEREAS, Lori L. Cernusak were the original Trustors, Western Title was the original Trustee, and American Pioneer Financial Services, Inc. was the original Beneficiary under that certain Deed of Trust dated January 26, 1999 and recorded as Instrument No. 0460158, on February 2, 1999, in Book 0299, Page 0479 of Official Records of Douglas County, Nevada; and

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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes Castle, Barrett, Daffin & Frappier. LLC, as Trustee under said Deed of Trust.

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

Dated: March 10, 2000

STATE STREET BANK AND TRUST COMPANY

As Trustee

[Signature]
Brian P. O'Connor
Assistant Vice President

SEAL

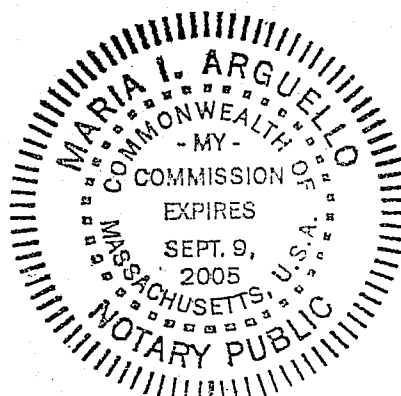
State of Massachusetts } SS.
County of Suffolk }

On MAR 22 2000 before me, the undersigned, Maria Arguello personally appeared Brian P. O'Connor 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.

Signature Maria I. Arguello (Seal)

Cernusak / 00-02-0598



0489455
BK0400PG0843

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

2000 APR -6 PM 3:00

LINDA SLATER
RECORDER

\$ 7.00 PAID [Signature] DEPUTY