

WHEN RECORDED, MAIL TO:

Fidelity National Foreclosure Solutions
P.O. BOX 601520
SAN DIEGO, CA 92160-1520

000501212
FILE NO. - 0003005212
SERVICER - CITIMORTGAGE
LOAN NO. - 121229593
BORROWER - BANNING
APN 11-146-04

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 **FIDELITY NATIONAL FORECLOSURE SOLUTIONS** whose address is 3636 Camino Del Rio North, Suite 200, San Diego, CA 92108.

Dated: May 22, 2000

**WHITE MOUNTAINS SERVICES CORPORATION fka
SOURCE ONE MORTGAGE SERVICES CORPORATION**
by Fidelity National Foreclosure Solutions as Attorney-in-Fact

Kathy Holmes

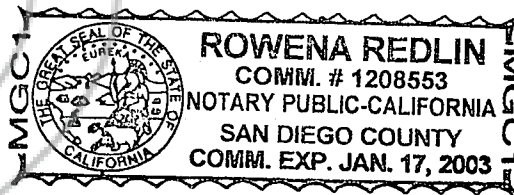
KATHY HOLMES, Authorized Signatory

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On 5/22/2000, before me, the undersigned Notary Public for and State personally 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 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 MAY 24 PM 3: 14

LINDA SLATER
RECORDER

\$7.00 PAID *KJ* DEPUTY

0492674

BK0500PG5398