

0008182396

XRF0391-085-0004

Substitution of Trustee

Date: JANUARY 14, 2000

Date of Deed of Trust: DECEMBER 19, 1997

Date of Recordation: DECEMBER 24, 1997

Recording Information: BK 1297

PG 4860

Trustor: GREGORY K. ZOELLER

Original Trustee: WESTWOOD ASSOCIATES

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: JEFF ROSS
Title: SENIOR VICE PRESIDENT

State of NEBRASKA, County of SCOTTS BLUFF

The foregoing instrument was acknowledged before me this 14TH day of JANUARY 2000 by JEFF ROSS as SENIOR 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.

8-10-2003

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

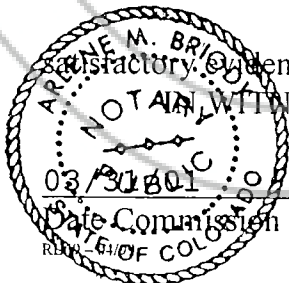
LAWRENCE E. CASTLE
MANAGER

State of COLORADO, County of DENVER

The foregoing instrument was acknowledged before me this 24TH day of March 2000 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.



Notary Public: ARLENE M. BRIODY

RECORD AND RETURN TO:
MY COMMISSION EXPIRES
EMERALD MORTGAGEE ASSISTANCE COMPANY
1099 18TH STREET, SUITE 1600
DENVER, COLORADO 80202

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

2000 JUL 14 PM 2:32

LINDA SLATER
RECORDER

\$1800 PAID DEPUTY

0495755

BK0700PG1943