

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

R.E.F.S. INC.  
17780 FITCH STREET, SUITE 240  
IRVINE, CA 92614

APN 19-310-060  
2000-31870CTO

LOAN: 68180205774599

OTHER: 2000-31870CTO

FILE: 20077161NV

APN# 0000-19-310-060

**SUBSTITUTION OF TRUSTEE**

WHEREAS, **MARIE M. ABBOTT** was the original Trustor, **NEVADA FIRST INVESTMENT CORP.** was the original Trustee, and **NEVADA FIRST BANK** was the original Beneficiary under that certain Deed of Trust dated **07/20/1988** recorded on **07/20/1988** as Instrument Number **182515** Book **788** Page **2619** of Official records in the office of the Recorder 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 the place and stead of said original Trustee thereunder.

NOW THEREFORE, the undersigned Beneficiary hereby substitutes **R.E.F.S. INC., A CALIFORNIA CORPORATION** 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: **06/23/2000**

STATE  
COUNTY

On **06/23/2000** before me, the undersigned, a Notary Public for said State, personally appeared \_\_\_\_\_, 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.

(Seal)

WITNESS my hand and official seal.

Signature \_\_\_\_\_

0497049

BK0800PG0539

Substitution of Trustee Pg-2-

TS#: 20077161NV

Loan: 68180205774599

BY: Bank of America, N.A. Successor In Interest  
by Merger to VB Liquidation Corp. II, a  
Nevada Corporation

*Janet Hartmann*  
Janet Hartmann

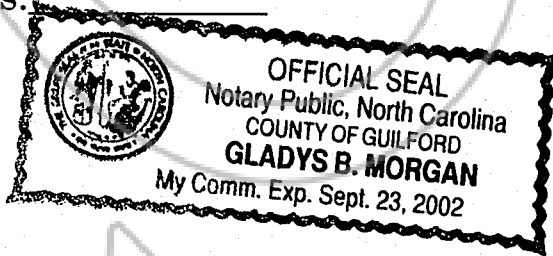
State of North Carolina  
County of Guilford

On June 23, 2000 before me, Gladys B Morgan Notary Public,  
personally appeared Janet Hartmann 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 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) in 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.

Gladys B. Morgan (Seal)

My commission expires: \_\_\_\_\_



REQUESTED BY  
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 AUG -3 AM 11: 31

LINDA SLATER  
RECORDER

\$ 500 PAID J DEPUTY

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