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SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS,

GEORGE T GREGORY JR / SUSAN A GREGORY / / was the original Trustor,
FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and
PHH US MORTGAGE CORPORATION

was the original Beneficiary under that certain Deed of Trust dated 11/02/1993, and recorded 11/08/1993, Book 1193, Page 1308 of Official Records of DOUGLAS County, Nevada, as document number, 322092 and

ALL THAT CERTAIN LOT, PIECES OR PARCELS OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBES AS FOLLOWS: LOT 104, IN BLOCK D, AS SHOWN ON THE MAP OF WILDHORSE UNIT NO 3, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JULY 2, 1990, IN BOOK 790, PAGE 26, AS DOCUMENT NO. 229406

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, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes Western Title Co., Inc.

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

Dated: June 22, 2000 SEAL

PHH MORTGAGE SERVICES CORPORATION F/K/A PHH US MORTGAGE CORPORATION

By: Marc J Hinkle
MARC J HINKLE VICE-PRESIDENT

ATTEST: Susan Brown
SUSAN BROWN ASSISTANT SECRETARY

For Corporate Acknowledgement

For Individual Acknowledgement

**STATE OF NEW JERSEY
COUNTY OF BURLINGTON**

On June 22, 2000 personally appeared before a notary public, in and for said County and State, MARC J HINKLE AND SUSAN BROWN, known to me to be VICE-PRESIDENT and ASSISTANT SECRETARY of the corporation that executed the foregoing instrument and upon oath, did depose that they are the officers of the Corporation as above designated; that they are acquainted with the seal of said Corporation and that seal affixed to said instrument is the corporation seal of said corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and the the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Signature: Sandra L Stone
NOTARY

SEAL

SANDRA L. STONE
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES MARCH 16, 2003

**STATE OF NEVADA
COUNTY OF**

On _____ personally appeared before me, a Notary Public, in and for said County and State, _____, known to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Signature: _____
Name (Typed or Printed)

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 AUG -9 PM 12: 14

LINDA SLATER
RECORDER

\$7.00 PAID KD DEPUTY

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