

SUBSTITUTION OF TRUSTEE

APN # 000-19-290-020

WHEREAS, JUDY GAINES as Trustor, and COMMERCE SECURITY BANK, as the Original Beneficiary under that certain Deed of Trust, dated MARCH 25, 1997 and recorded MARCH 31, 1997 as Instrument No. 0409610, in Book No. 0397, at Page No. 5351 of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of FIRST CENTENNIAL TITLE COMPANY OF NEVADA INC.

NOW THEREFORE, the undersigned hereby substitutes T.D. SERVICE COMPANY, 1820 E. FIRST STREET, SUITE 300, SANTA ANA, CA 92705-0000 as Trustee under said Deed of Trust.

Dated: SEPTEMBER 11, 2000

Beneficiary:

THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1997-E

By: Kenneth E. Jancarz
Kenneth E. Jancarz, 1st VP/POA for The Bank of NY

State of Michigan }
County of Kalamazoo } ss.

On SEPTEMBER 11, 2000, before me, Carolyn Hippen, personally appeared Kenneth E. Jancarz, 1st VP/POA for The Bank of NY 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.

Carolyn Hippen
(Notary Name):

CAROLYN HIPPEN
Notary Public, Kalamazoo County, MI
My Commission Expires Jan. 30, 2002

Loan#: 3000351043 RLS#: 847916

Space below for Recorder's use _____

Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
✓ T.D. SERVICE COMPANY
1820 E. FIRST STREET
SUITE 300
SANTA ANA, CA 92705

REQUESTED BY
T.D. Service Co.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 OCT 23 AM 11:11

LINDA SLATER
RECORDER

\$ 7.00 PAID KJ DEPUTY

0501836

BK 1000PG4118