SUBSTITUTION OF TRUSTEE

WHEREAS: JANET SUSAN RISKO, a married woman, as her sole and separate property was the ORIGINAL TRUSTOR, AND

WESTERN TITLE

was the ORIGINAL TRUSTEE,

AND

FREMONT INVESTMENT & LOAN, a California corporation, its successors and/or assigns was the ORIGINAL BENEFICIARY, under that certain **Deed of Trust** which is dated September 29, 1998, and recorded on October 9, 1998 in Book 1098, page 1832, as Document No. 451387, Official Records of Douglas County, Nevada, AND

WHEREAS, the Beneficial interest under said Deed of Trust, was assigned to AMERICAN GENERAL FINANCE INC., by document recorded July 3, 2000 in Book 0700, page 14, as Document No. 495148,

WHEREAS, AMERICAN GENERAL FINANCE INC., the undersigned is the current and present BENEFICIARY under said Deed of Trust, AND

WHEREAS, the undersigned desire to SUBSTITUTE A NEW TRUSTEE under said Deed of Trust in the place and stead of said Trustee thereunder,

NOW THEREFORE, the undersigned hereby substitutes and appoint:

AMERICAN GENERAL FINANCE INC., AS TRUSTEE, under the said Deed of Trust.

DATED: October 30, 2000

AMERICAN GENERAL FINANCE INC.

BENEFICIARY

Shannon Silva

STATE OF NEVADA

COUNTY OF Carpen Ci

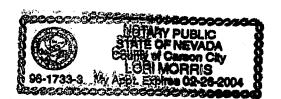
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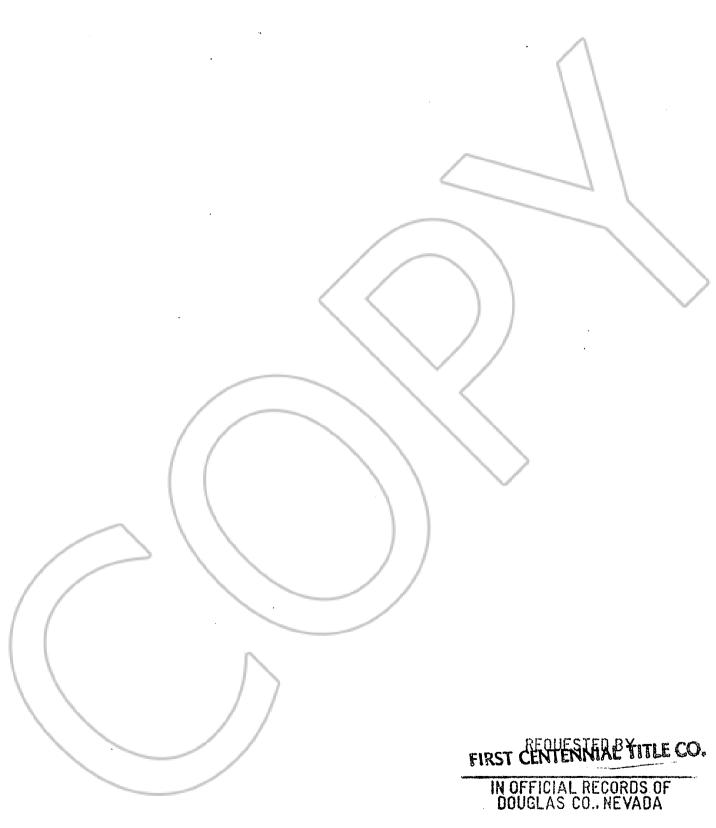
ON 10130100 PUBLIC, SOMOON

, PERŞONALLY APPEARED BEFORE ME, A NOTARY

personally known (or proved) to me to be the person(s) whose name(s) is/are subscribed to the within and above instrument and who Acknowledged that he executed the Instrument.

NOTAKY PUBLIC





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LINDA SLATER
RECORDER

\$ 8 PAID DEPUTY