

1220-16-114-009

76645 KTK

SUBSTITUTION OF TRUSTEE

WHEREAS, RICHARD P HEIM AND DONNA M HEIM, HUSBAND AND WIFE was the original Trustor, GREENHEAD INVESTMENTS, INC. as the original Trustee, and SIERRA PACIFIC MORTGAGE CO. was the original Beneficiary under that certain Deed of Trust dated 11/21/1995 and recorded on 12/05/1995, in Book 1295, Page 0421, Document # 376294 of Official Records of Douglas County, State of Nevada and covering the following described property:

LOT 23, IN BLOCK B, AS SET FORTH ON THE FINAL MAP OF PLEASANTVIEW, PHASE I I, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MARCH 19, 1992, IN BOOK 392, PAGE 3138, DOCUMENT NO. 273622.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:
WESTERN TITLE COMPANY, INC.

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

Countrywide Home Loans, Inc. (fka
Countrywide Funding Corporation)
Attorney-In-Fact for The Bank of New York

Dated: 10/20/1998

By: _____

Betty Taylor
Assistant Secretary

SEAL

By: _____

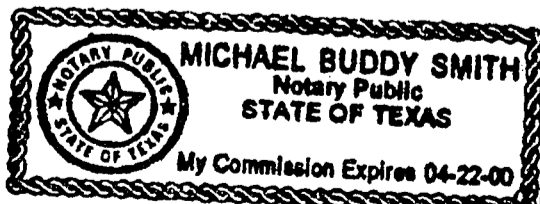
Nerissa Poon
Assistant Secretary

STATE OF TEXAS)
COUNTY OF COLLIN)

On 10/20/1998, Michael Buddy Smith personally appeared before me Betty Taylor and Nerissa Poon who being duly sworn did say, each for himself that s/he, the said Betty Taylor is the Assistant Secretary and s/he the said Nerissa Poon is the Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) Attorney-In-Fact for The Bank of New York, and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said Betty Taylor and Nerissa Poon each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 04/22/2000

Michael Buddy Smith
Notary Public,
(Residing at COLLIN, TEXAS)



Prepared by Michael Buddy Smith
2105079

HL Loan #:

0504935

BK 1200PG2378

COPY

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

2000 DEC 13 PM 12: 50

LINDA SLATER
RECORDER

\$ 800 PAID BC DEPUTY

0504935

BK 1200PG2379