

WHEN RECORDED, MAIL TO:

FIDELITY NATIONAL FORECLOSURE SOLUTIONS  
P.O. BOX 601520  
SAN DIEGO, CA 92160-1520

APN - 1220-16-510-004  
FILE NO. - 0012004229  
SERVICER - MONEY STORE  
LOAN NO. - 72078348  
BORROWER - RALPH  
000 501870

**SUBSTITUTION OF TRUSTEE**

WHEREAS, JAMES W. RALPH, DENISE HENDERSHOT-RALPH, was the original Trustor and TMS MORTGAGE INC., A NEW JERSEY CORPORATION, DBA THE MONEY STORE, was the original Beneficiary under the certain Deed of Trust dated December 14, 1994, recorded December 19, 1994 as Instrument No. 352863 in Book 1294 Page 2833 of the official records of DOUGLAS County, Nevada; and

WHEREAS, the undersigned, is the present Beneficiary under said Deed of Trust and, 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 FIDELITY NATIONAL FORECLOSURE SOLUTIONS whose address is 3636 Camino Del Rio North, Suite 200, San Diego, CA 92108.

Dated: September 25, 2000

**BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE UNDER THAT CERTAIN POOLING AND SERVICING AGREEMENT, RELATING TO ICIFC SECURED ASSETS CORP., MORTGAGE PASS THROUGH CERTIFICATES, SERIES 1997-1**

*John Haltom*

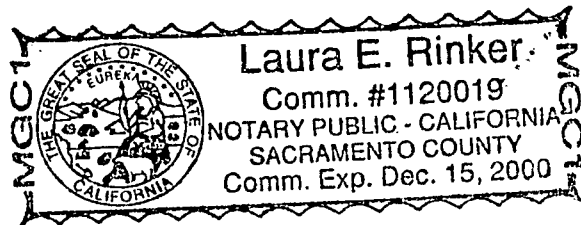
Authorized Signatory **John Haltom, Vice President**

STATE OF California  
COUNTY OF Sacramento

On 9-26-00, before me, the undersigned Notary Public for and State personally appeared John Haltom 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

*Laura E. Rinker*  
Signature



Space below this line for recorder's use

COPY

REQUESTED BY  
**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2000 DEC 18 AM 10:43

LINDA SLATER  
RECORDER

\$ 8.00 PAID AL DEPUTY

0505191

BK 1200PG3238