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SUBSTITUTION OF TRUSTEE

APN # 1320-33-714-040

WHEREAS, DANIEL A. APPEL AND PATRICIA EXKFORD-APPEL as Trustor, and PATELCO CREDIT UNION, as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 24, 2000 and recorded AUGUST 24, 2000 as Instrument No. 0498241, in Book No. 0800, at Page No. 4405 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 1ST ASSURANCE TRUST DEED.

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: AUGUST 03, 2001

Beneficiary:
PATELCO CREDIT UNION

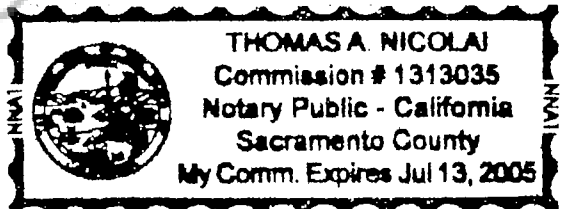
By: *E. Costello*
E. Costello, Manager, Mortgage Lending Dept

State of CALIFORNIA }
County of SACRAMENTO } ss.

On AUGUST 03, 2001, before me, THOMAS A. NICOLAI, personally appeared E. Costello, Manager, Mortgage Lending Dept, 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.

Thomas A. Nicolai
(Notary Name): Thomas A. Nicolai



Loan#: 35791-35 RLS#: 1048216



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RLS#: 1048216

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Space below for Recorder's use

Mail Tax Statement To:

DANIEL APPEL
1310 BROOKE WAY
GARDNERVILLE NV 89410

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

COPY

REQUESTED BY

T.D. Service Co

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 AUG 16 PM 2:37

LINDA SLATER
RECORDER

\$8⁰⁰ PAID K2 DEPUTY

520780

BK0801PG4379