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SUBSTITUTION OF TRUSTEE

APN # 07-491-01

WHEREAS, MOHSEN REZAEI, REBECCA J. REZAEI as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated JUNE 10, 1996 and recorded JUNE 13, 1996 as Instrument No. 389980, in Book No. 0696, at Page No. 2329 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 AMERICAN TITLE INSURANCE CO.. 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: OCTOBER 12, 2001

Beneficiary:
BANKERS TRUST COMPANY OF CALIFORNIA NA AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF 7/1/96 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-5

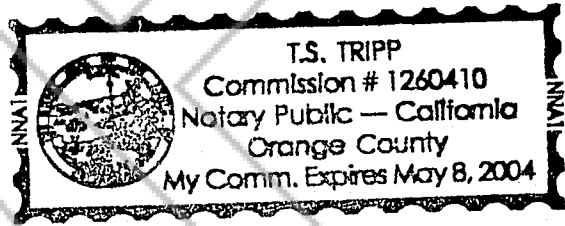
By: [Signature]
(Name, Title): David M. Arnold
Vice President

State of California }
County of Orange } ss.

OCT 22 2001
On OCTOBER 12, 2001, before me, T.S. Tripp,
personally appeared David M. Arnold, Vice President

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.
[Signature]
(Notary Name): T.S. Tripp



Loan#: 0008657918 RLS#: 1019387



Space below for Recorder's use
Mail Tax Statement To:
MOHSEN REZAEI
PO BOX 2052
STATELINE, NV 89449-0000

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
2001 NOV -5 PM 12: 17
LINDA SLATER
RECORDER
\$14.00 PAID. 2 DEPUTY

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BK 1101 PG 0925

SEAL