APS 1200-15- 910:012

Title Order No. Trustee Sale No. 100613 Loan No. 6162488883

85705

SUBSTITUTION OF TRUSTEE

WHEREAS, RONALD D. PENFOLD AND JACQUELINE D. PENFOLD, HUSBAND AND WIFE AS JOINT TENANTS was the original Trustor, AMERICORP FINANCIAL, INC. was the original Trustee, and AMERICAN FEDERAL SAVINGS BANK was the original Beneficiary under that certain Deed of trust dated 10/12/1994, Recorded 10/13/1994, Book 1094, Page 2332, Instrument 348498, of Official Records in the office of the Recorder of DOUGLAS County, Nevada, APN# 000027574020

WHEREAS, WASHINGTON MUTUAL BANK, FA SUCCESSOR BY CORPORATE MERGER TO BANK UNITED OF TEXAS, FSB, F/K/A BANK UNITED, A FEDERALLY CHARTERED SAVINGS BANK the undersigned, is the present Beneficiary under said Deed of Trust, and,

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

Now, THEREFORE, the undersigned Beneficiary hereby substitutes CALIFORNIA RECONVEYANCE COMPANY, 9301 Corbin Avenue N030204, Northridge, CA 91324, as Trustee of Said Deed of Trust.

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

Date: 11/28/01

WASHINGTON MUTUAL BANK, FA SUCCESSOR BY CORPORATE MERGER TO BANK UNITED OF TEXAS, FSB, F/K/A BANK UNITED, A FEDERALLY CHARTERED SAVINGS BANK

DEBORAH BRIGNAC, VICE PRESIDENT

State of CALIFORNIA

County of LOS ANGELES

On November 28, 2001, before me, DALILA OCHOA, a Notary Public in and for said county, personally appeared DEBORAH BRIGNAC, 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.

Notary Public in and for said County and State

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

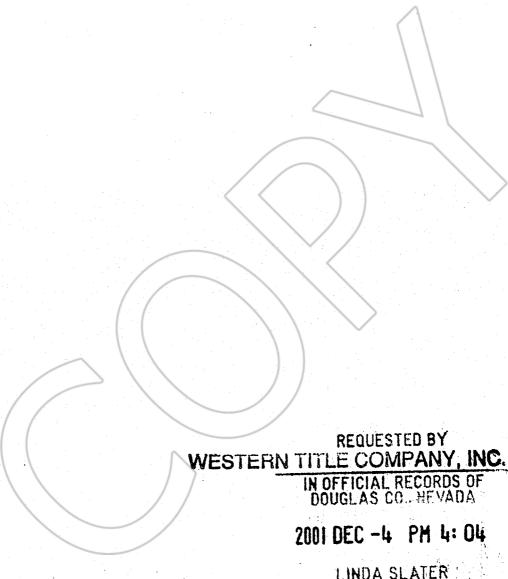
CALIFORNIA RECONVEYANCE COMPANY 9301 Corbin Avenue N030204 Northridge, CA 91324 (818)775-2358

0529301

COMM. # 1189710

LOS ANGELES COUNTY

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0529301 BK | 20 | PG | 194 LINDA SLATER
RECORDER
PAID BEDEPU