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Recording Requested by:

CONNIE BYRD

When Recorded Mail to:

Waterfield Mortgage Company

7500 West Jefferson Blvd

Fort Wayne IN 46804

SUBSTITUTION OF TRUSTEE

1646107

WHEREAS, on JUNE, 21, 1996, ROBERT L. MACHAL , AND CLARA L. MACHAL , HUSBAND AND WIFE did execute one certain Promissory Note (the "Note") payable to UNION FEDERAL SAVINGS BANK OF INDIANAPOLIS in the original principal amount of \$147,393.00, said Note, and payment thereof being secured by a Deed of Trust, of even date herewith, and recorded JUNE 24TH, 1996, as Instrument #390624, on property located in the County of Douglas and State of NV. AND WHEREAS, THOMAS G WEBSTER a/an NV company was named Trustee in said Deed of Trust; WHEREAS, the aforementioned Deed of Trust provides that the holder of the Note, at its option, shall have the right and power to substitute one, or more than one, of the Trustee(s) so named in said Deed of Trust, and said Substitute Trustee(s), without conveyance of the property to succeed to all the title, power and duties that were conferred upon the original Trustee(s) so named in said Deed of Trust and; WHEREAS UNION FEDERAL BANK OF INDIANAPOLIS, the holder of the Note, desired to substitute a new Trustee in the place and stead of THOMAS G WEBSTER, the Trustee named in said Deed of Trust. NOW THEREFORE UNION FEDERAL BANK OF INDIANAPOLIS, the holder of said Note hereby removes THOMAS G WEBSTER as Trustee and does hereby appoint WATERFIELD FINANCIAL CORPORATION Substitute Trustee in the place and stead of THOMAS G WEBSTER the Trustee so named in said Deed of Trust, and the said substitute Trustee to have all the rights, powers and duties that were conferred upon the original Trustee so named in said Deed of Trust. IN WITNESS WHEREOF WATERFIELD FINANCIAL CORPORATION, has caused these presents to be signed with its corporate name by MICHAEL W. WALDMAN it's VICE PRESIDENT, and it's corporate seal to be attached, and does hereby appoint MICHAEL W. WALDMAN it's attorney-in-fact to acknowledge and deliver these presents as its act and deed this 26TH day of NOVEMBER, 2001. Signed, sealed and delivered in the presence of:

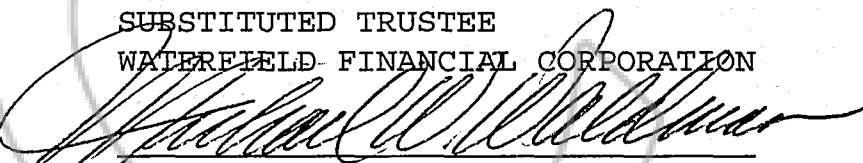
CURRENT BENEFICIARY

UNION FEDERAL BANK OF INDIANAPOLIS


MICHAEL W. WALDMAN, VICE PRESIDENT

SUBSTITUTED TRUSTEE

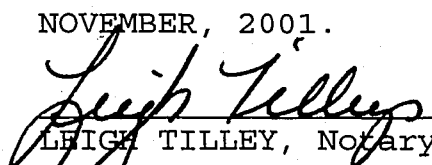
WATERFIELD FINANCIAL CORPORATION


MICHAEL W. WALDMAN, VICE PRESIDENT

STATE OF INDIANA

COUNTY OF ALLEN

I LEIGH TILLEY, a Notary Public in and for the State of Indiana certify that MICHAEL W. WALDMAN, who is personally well known to me to be the person named as attorney-in-fact for WATERFIELD FINANCIAL CORPORATION, the corporation grantor in the foregoing and annexed Deed of Appointment of Substitute Trustee bearing the date of the 26TH day of NOVEMBER, 2001, personally appeared before me in the State of Indiana and County of Allen, and by virtue of the authority conferred upon him acknowledged the same to be the act and deed of said UNION FEDERAL BANK OF INDIANAPOLIS. GIVEN under my hand and seal this 26TH day of NOVEMBER, 2001.


LEIGH TILLEY, Notary Public
Resident of Allen County, Indiana
Expires: DECEMBER 20, 2008



REQUESTED BY
Waterfield mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2001 DEC -7 PM 2:47

LINDA SLATER
RECORDER

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\$14⁰⁰ PAID K2 DEPUTY