When Recorded Mail to: JOAN H. BINGHAM 1454 PATRICIA DRIVE **GARDNERVILLE, NV 89410** Escrow # 84034

SUBSTITUTION OF TRUSTEE

Loan No.

0002594801/L12

TSI No.

United Airlines Employees' Credit Union is hereby appointed successor Trustee under that certain Deed of Trust described below:

Borrower: JOHN BINGHAM AND CARLETON D. BINGHAM

Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF NEVADA

Beneficiary: UNITED AIRLINES EMPLOYEES' CREDIT UNION

Dated: July 15, 1997

Recorded: July 30, 1997

Auditor's File No: 0418314

Volume: 0797 Page: 5262

Re-recorded: N/A

Auditor's File No: N/A

Filed for record in DOUGLAS COUNTY. VA Volume: N/A Page: N/A

Date: SEPTEMBER 21, 2001

Daniel R. Thiel.

Manager of Mortgage Operations

State of Illinois:

County of Cook:

On September 21, 2001, before me, the undersigned, a Notary Public in and for the State of Illinois, duly commissioned and sworn, personally appeared Daniel R. Thiel to me known to be the Manager of Mortgage Operations of the United Airlines Employees' Credit Union, which is the corporation that executed the foregoing instrument, and acknowledge the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that Tom Kokoszka who is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Illinois

Residing at

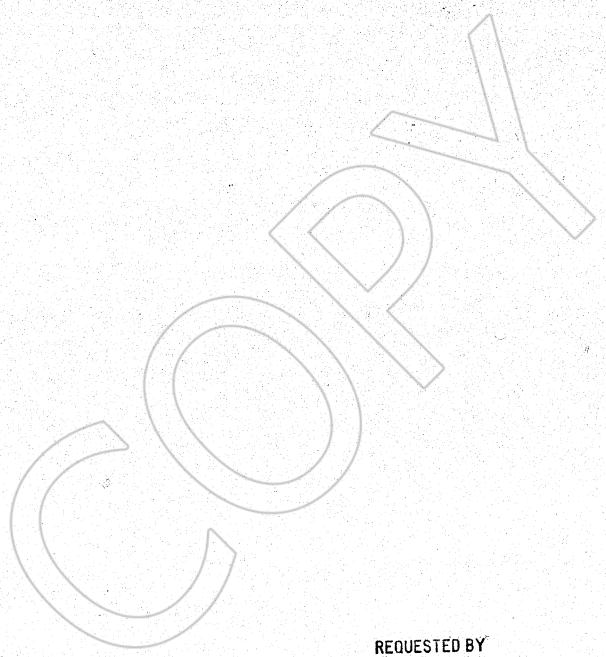
6-19-04

COOK

My commission expires on

"OFFICIAL SEAL" TOM KOKOSZKA Notary Public, State of Illinois My Commission Expires 6/19/2004

> 0533476 BK0102PG8652



WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., MEVADA

2002 JAN 29 PM 12: 32

LINDA SLATER RECORDER 5 PAID DEPUTY

0533476 BK0102PG8653