SUBSTITUTION OF TRUSTEE

APN # 01-202-02

WHEREAS, GEORGE R. REGAN AND JOYCE A. REGAN as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated SEPTEMBER 28, 1995 and recorded SEPTEMBER 28, 1995 as Instrument No. 371473, in Book No. 0995, at Page No. 4770 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: FEBRUARY 07, 2002

Beneficiary:

PHH MORTGAGE SERVICES CORPORATION

By

Rhonda J. Crofford, Assistant Vice President

State of <u>CALIFORNIA</u> County of <u>ORANGE</u>

ss.

On FEBRUARY 07, 2002, before me, Laurie Marshall, personally appeared Rhonda J. Crofford, Assistant 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.

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(Notary Name): Laurie Marshall

LAURIE MARSHALL
COMM. #1328991
NOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
My Comm. Exp. Nov. 8, 2005

Loan#: 0007434897 RLS#: 1261806

_ Space below for Recorder's use

Mail Tax Statement To:

GEORGE REGAN

PO BOX 405

GLENBROOK, NV 89413-0000

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

Stewart Title of Douglas County

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 APR - 1 AM 10: 24

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