SUBSTITUTION OF TRUSTEE

APN # --

WHEREAS, LISA K ADAMS A SINGLE WOMAN as Trustor, and MICAL MORTGAGE INC, as the Original Beneficiary under that certain Deed of Trust, dated APRIL 22, 1997 and recorded MAY 05, 1997 as Instrument No. 0411887, in Book No. 0597, at Page No. 0589 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 COMPANY. 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: MARCH 28, 2002

Beneficiary:

THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT

SERIES 1997-E

State of

--- MICHIGAN County of KALAMAZOO

Carolyn Hippen

On MARCH 28, 2002 , before me, personally appeared V. Lyn Niles, 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 Name):

CAROLYN HIPPEN Notary Public - Michigan Kalamazoo County My Commission Expires Jan 30, 2008

Loan#: 3017064563 RLS#: 1313857



Space below for Recorder's use

Mail Tax Statement To:

LISA K ADAMS

484 #A QUAKING ASPEN LANE STATELINE NV 89449

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

2002 APR 11 PM 3: 24

0539269

RECORDER PAID OFPUTY

LINDA SLATER

BK 0402 PG 03211