

14
State of Nevada
County of Douglas

Prepared by: Dedra Cowherd

Loan Number: 4063540076

Parcel ID: 23-090-67 *new APN: 1320-02-002-022*

Investor Number: 0570007833 - 001

Substitution of Trustee

WHEREAS, Equitable Deed Company, is the present Trustee(s) of record under that certain Deed of Trust executed on December 12, 1997,

by John J Pestana and Karen D Pestana as Trustors,

to Equitable Deed Company as Trustee(s),

recorded on December 19, 1997, as Instrument No. 0428854, Book/Reel 1297, Page 3898 of Official Records in the Office of the County Recorder of the County of Douglas, State of Nevada

AND WHEREAS the undersigned, Chase Manhattan Bank
is/are the present holder(s) of the beneficial interest under said Deed of Trust, and do/does hereby appoint Bank of America, N.A. as Trustee(s) in place and stead of said Equitable Deed Company.

NOW THEREFORE upon recordation of this document, the undersigned do/does hereby discharge the present Trustee(s) and appoint Bank of America, N.A. as the new Trustee(s) who shall succeed to all the powers, duties, authority and title of the former Trustee(s).

Dated 12/6/01

Chase Manhtaan Bank as trustee for series Bear Stearns 1998-1

By: *[Signature]*
PEI HUANG
TRUST OFFICER

STATE OF NY
COUNTY OF NY

On 12/6/01 before me, the undersigned, a Notary Public in and for said State, personally appeared Pei Huang, as the Trust Officer of J.P. Morgan Chase Bk who is personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

PREPARED BY:
Dedra Cowherd
Bank of America Mortgage
PO Box 35140
Louisville KY 40232-9500

[Signature]
Notary Public, State of NY
Qualified in _____ County
Commission Expires _____

MARGARET M. PRICE
Notary Public, State Of New York
No. 24-4980599
Qualified In Kings County
Commission Expires April 22, 2003

SEAL

MAIL TAX STATEMENT TO:
John J Pestana
Karen D Pestana
1659 Hoid Road
Minden, NV 89423

REQUESTED BY
BoA Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 APR 25 AM 11: 30

LINDA SLATER
RECORDER

\$ 14.00 PAID K2 DEPUTY

0540612

BK0402PG07794