

14

SUBSTITUTION OF TRUSTEE

APN # 27-070-19

1220-17-201-001

WHEREAS, RUBY R. MORRIS, AN UNMARRIED WOMAN as Trustor, and COMSTOCK BANK, as the Original Beneficiary under that certain Deed of Trust, dated JANUARY 18, 1996 and recorded JANUARY 26, 1996 as Instrument No. 379845, in Book No. 0196, at Page No. 4541 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 WESTERN TITLE COMPANY, INC..

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: APRIL 30, 2002

Beneficiary:

THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1996-D

By:

K E Jancarz
Kenneth E. Jancarz, 1st VP/POA for The Bank of NY

State of MICHIGAN
County of KALAMAZOO

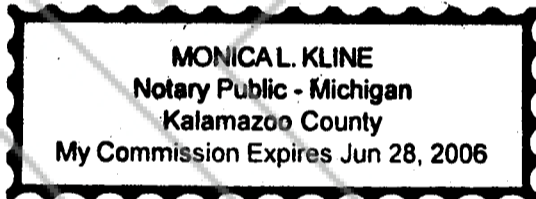
}
} ss.

MONICA L. KLINE

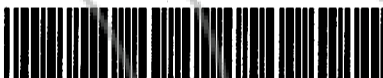
On APRIL 30, 2002, before me, _____, personally appeared Kenneth E. Jancarz, 1st VP/POA for The Bank of NY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they 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.

Monica L. Kline
(Notary Name): **MONICA L. KLINE**



Loan#: 3017060462 RLS#: 1369290



Space below for Recorder's use _____

Mail Tax Statement To:
RUBY R MORRIS
1018 PONY CT
GARDNERVILLE, NV 89410-7501

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
T D Service
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAY 10 PM 2:47

LINDA SLATER
RECORDER

\$1400 PAID *Bl* DEPUTY

0541977

BK0502PG03357