

RECORDING REQUESTED BY
FIRST FRANKLIN FINANCIAL CORPORATION
PREPARED BY: K. WRIGHT
WHEN RECORDED MAIL TAX DOCUMENTS TO
Altegra Credit Company
P.O. Box 1838
Pittsburgh, PA 15230
ACCT:1004019229 PO: 1/31/02

THIS SPACE FOR RECORDER'S USE ONLY

State of NEVADA
SUBSTITUTION OF TRUSTEE

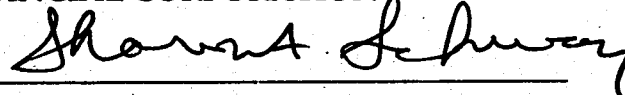
WHEREAS, The undersigned is the present beneficiary under the Deed of Trust described as follows:

Original Trustor: ELIZABETH J WILSON, AN UNMARRIED WOMAN
Original Trustee: STEWART TITLE OF DOUGLAS COUNTY
Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION
Date Executed: FEBRUARY 23, 2000
Date Recorded: FEBRUARY 28, 2000
DOCUMENT#:
Book: 0200 INSTRUMENT: 0487035
Page: 4437

County: DOUGLAS
State: NEVADA

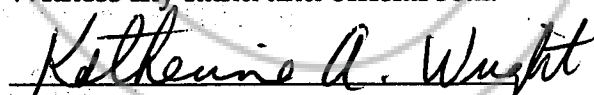
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.
Now, therefore, the undersigned hereby substitutes NICHOLAS E. CROW, whose address is 150 Allegheny Center Mall, Pittsburgh, PA 15212, as Trustee under said Deed of Trust.

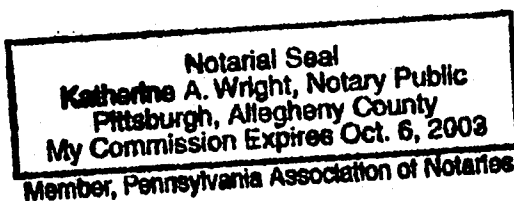
FIRST FRANKLIN FINANCIAL CORPORATION


By: SHARON A. SCHWAN
Title: ASST. VICE PRESIDENT

State of PENNSYLVANIA
County of ALLEGHENY

On FEBRUARY 28, 2002 before me, KATHERINE A WRIGHT, personally appeared SHARON A. SCHWAN, ASST. VICE PRESIDENT personally known to me to be the person whose name is/are subscribed to the within instrument and acknowledged to me that he/she executed the same name in his/her authorized capacity(ies), 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.


NOTARY



SEAL

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BK0502PG03695

COPY

REQUESTED BY
Altegra Credit Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAY 13 AM 10:36

LINDA SLATER
RECORDER

\$ 15.00 PAID KD DEPUTY

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