

SUBSTITUTION OF TRUSTEE

APN # 11-226-37

WHEREAS, MICHAEL P. SULLIVAN AND CHRISTY M. SULLIVAN as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated JANUARY 28, 1997 and recorded JANUARY 30, 1997 as Instrument No. 0405759, in Book No. 0197, at Page No. 4357 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: MAY 22, 2002

Beneficiary: Deutsche Bank National Trust Company as Trustee formerly known as BANKERS TRUST COMPANY OF CALIFORNIA, NA AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS 4/197 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 1997-2

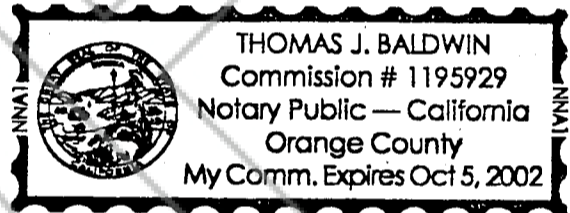
By: [Signature] Jennifer Bohannon
(Name, Title): Assistant Vice President


SEAL

State of California }
County of Orange } ss.

On MAY 22, 2002, before me, Thomas J. Baldwin,
personally appeared Jennifer Bohannon, 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.
[Signature]
(Notary Name):



Loan#: 0008894610 RLS#: 1335914  +

Space below for Recorder's use
Mail Tax Statement To:
MICHAEL* M SULLIVAN
P.O. BOX 6960
STATELINE, NV 89449-0000

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

REQUESTED BY
T.D. Service Co.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
2002 JUN -6 PM 2: 32
LINDA SLATER
RECORDER
\$14.00 PAID [Signature] DEPUTY

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