86258-SCG

SUBSTITUTION OF TRUSTEE

WHEREAS, KANDYCE S. CRAIG AND GARNET J. CRAIG as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated DECEMBER 02, 1998 and recorded DECEMBER 07, 1998 as Instrument No. 0455875, in Book No. 1298, at Page No. 1660 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: JUNE 21, 2002

Beneficiary:

PHH MORTGAGE SERVICES CORPORATION

State of <u>CALIFORNIA</u> County of ORANGE

On JUNE 21, 2002, before me, Nancy A. Van Vooren, personally appeared Rhonda J. Crofford, 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.

Name): Nancy A.

SACRAMENTO COUNTY COMM. EXP. JULY 3, 2002

Loan#: 0000942151 RLS#: 1401576

Space below for Recorder's use

Mail Tax Statement To:

KANDYCE S CRAIG PO BOX 7018

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 WESTERN TITLE COMPANY, INC. IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2002 JUL -1 PM 1: 03

LINDA SLATER RECORDER PAID BL DEPUTY

0546205 BK 0702 PG 00330