

SUBSTITUTION OF TRUSTEE

APN # 1022-09-001-030

WHEREAS, HAROLD W. KIRBY AND PEGGY A. KIRBY, HUSBAND AND WIFE as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR RBMG, INC., as the Original Beneficiary under that certain Deed of Trust, dated FEBRUARY 08, 2002 and recorded FEBRUARY 13, 2002 as Instrument No. 0534635, in Book No. 0202, at Page No. 4270 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 STEWART TITLE OF DOUGLAS COUNTY. 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: JULY 18, 2002

Beneficiary:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., PO BOX 2026, FLINT, MI 48501-2026

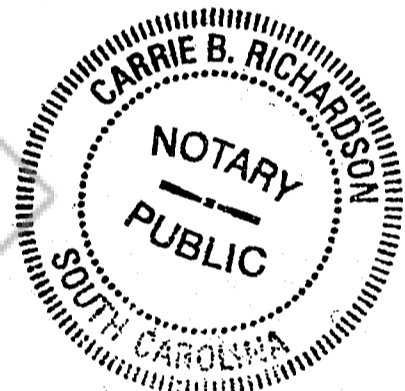
By: A. Holman
A. Holman, Vice President



State of SOUTH CAROLINA }
County of RICHLAND } ss.

On JULY 18, 2002, before me, Carrie B. Richardson, personally appeared A. Holman, 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.
Carrie B. Richardson
(Notary Name): Carrie B. Richardson



MERS MIN#: 1000144-2000145736-7 PHONE#: (888) 679-6377

Loan#: 2000145736 RLS#: 1444319



____ Space below for Recorder's use ____
Mail Tax Statement To:
HAROLD W KIRBY
3765 SANDSTONE DR
WELLINGTON, NV 89444

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 AUG -5 PM 2: 23

LINDA SLATER
RECORDER

PAID 14.00 DEPUTY

0548731

BK0802PG01114