AP 1220-20-001-012 020706453

RECORDING REQUESTED BY:

Stewart Title of Douglas County

Escrow No.: 020706453 P.O. Box 1029 Minden,

Nevada 89423

WHEN RECORDED MAIL TO:

MARY SIERRA P. O. BOX 1199 MINDEN, NV 89423 Novaca Valence

SPACE ABOVE LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, Mary L. Sierra, surviving Trystee of Sierra Trust dated December 4, 1997 is the original trustor, Alliance Title Company was the Trustee, and Financial Freedom Senior Funding Corporation, a Delaware Corporation was the original Beneficiary under that certain Deed of Trust, dated August 28, 2000 and recorded September 1, 2000 as Document No. 0498774 Book No. 0900, Page No.213 in the Official Records of Douglas Co., County, State of Nevada.

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of Alliance Title Company.

NOW THEREFORE, the undersigned hereby substitutes Financial Freedom Senior Funding Corporation as Trustee under said Deed of Trust whose address is 353 Sacramento St., Ste. 420, San Francisco, CA 94111.

Dated: June 13, 2002

FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, SUCCESSOR BY MERGER WITH HOMEFIRST, INC.

(formerly known as Transamerica/HomeFirst, Inc.)

as Servicer for Norwest Bank as Trustee for the Structured Asset Securities Corporation,

Roger Stejskal, Vice President of Loan Servicing

STATE OF CALIFORNIA

SS.

COUNTY OF SAN FRANCISCO

, 2002 before me, the undersigned, a Notary Public in and for said State, personally day of appeared Roger Stejskal, 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 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 on behalf of which the person (s) acted, executed the instrument.

WITNESS my handland official seal.

(This area for official notarial seal)

IDA L. ANTONIO Commission # 1270759

lotary Public — California San Francisco County My Comm. Expires Jul 15, 2004

0548797

06/13/2002 SUBSTL.DOC



0548797 BK 0802PG01410 LINDA SLATER RECORDER

\$150 PAID DEPUTY