SUBSTITUTION OF TRUSTEE

APN # 27-4725020 1220-16-610-095

WHEREAS, LAWRENCE V. GALLAGHER AND TAMERA KAY GALLAGHER, HUSBAND AND WIFE as Trustor, and FIRST UNION HOME EQUITY BANK, N.A., as the Original Beneficiary under that certain Deed of Trust, dated OCTOBER 13, 1995 and recorded NOVEMBER 14, 1995 as Instrument No. 374783 in Book No. 1195 2214 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 GREG HINING.

NOW THEREFORE, the undersigned hereby substitutes PRINCETON RECONVEYANCE SERVICES INC. FKA PRINCETON ESCROW COMPANY, 4837 WATT AVENUE, , NORTH HIGHLANDS, CA 95660-0000 as Trustee under said Deed of Trust.

AUG 0 5 2002

Beneficiary:

WACHOVIA BANK OF DELAWARE, N.A., FKA FIRST UNION NATIONAL BANK OF DELAWARE, SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY BANK NA SUCCESSOR BY MERGER TO FIRST UNION IN THE EQUITY CORPORATION

By: Curt Croco, Assistant Secretary

State of CALIFORNIA County of SACRAMENTO

AUG 0 5 2002

Stan F. Northrop before me,

On personally appeared Curt Croco, Assistant Secretary 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.

(Notary Name):

Loan #: 0009843041

Stan F. Northrop

STAN F. NORTHROP COMMISSION # 1203804 NOTARY PUBLIC - CALIFORNIA SACRAMENTO COUNTY MY COMM EXPIRES DEC 5, 2002

RLS #: 664524

Space below for Recorder's use

Mail Tax Statement To:

LAWRENCE GALLAGHER

1355 S RIVERVIEW DR

GARDNERVILLE NV 89410-0000

Recording Requested By:

PRINCETON RECONVEYANCE SERVICE

And When Recorded Mail To:

PRINCETON RECONVEYANCE SERVICE

P O BOX 13309

Mailcode #CA3501

Sacramento, CA 95813-3309

REQUESTED BY rincton Reconveyance IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 AUG 13 AM 8: 43

LINDA SLATER RECORDER PAID & DEPUTY

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