RETURN TO & PREPARED BY:

S. A. WilemanOrion Financial Group, Inc.2860 Exchange Blvd. # 100Southlake, TX 76092

APPOINTMENT OF SUBSTITUTE TRUSTEE

THIS DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEE, made this day August 11, 2002, CENTEX HOME EQUITY (hereinafter referred to as "Noteholder"), holder in due course of a certain Promissory Note secured by a Deed of Trust from GAIL M. HIPPLE, AND ROGER G. HIPPLE, HUSBAND AND WIFE, AS JOINT TENANTS, dated April 8, 1999, and recorded April 13, 1999, among the Land Records of the State of Nevada as Book 0499 Page 2525 Document # 0465627, and was given to secure a loan evidence by Promissory Note payable to CENTEX HOME EQUITY, WHEREAS, said Deed of Trust is secured on real property situated in the State of Nevada and described as follows:

WHEREAS, the said Deed of Trust provides that the holders of said promissory note shall have the right and power to substitute one or more trustees in the place and instead of the Trustees named under said Deed of Trust. NOW, THEREFORE in consideration of the sum of ONE DOLLARS (\$1.00) and in good and valuable consideration, the said Note Holder does hereby appoint S. A. Wileman, as Substitute Trustee in place and stead of in the Deed of Trust aforesaid with identically the same title and estate and to the land, premises and property conveyed by said Deed of Trust with all powers, rights, trust and duties of the original Trustees, Predecessors in Trust, with like effect as if originally named as Trustee under said Deed of Trust. WITNESS my corporate seal this August 11, 2002.

CENTEX HOME EQUITY

y: Mel

(seal)

M. E. Wileman, Vice President

State of Texas County of Tarrant

I, Jennifer L. Brown, a Notary public in and for the aforesaid jurisdiction do hereby certify that M. E. Wileman, who is personally well known to me as (or approved by the oath of credible witness to be) the person named as Vice President in the foregoing Deed, bearing date on August 11, 2002, and hereto annexed personally appeared before said jurisdiction and as Vice President as aforesaid by virtue of the power vested in him by said Deed, acknowledge the same to be the act of said Corporation for the purposes therein contained.

No No

JENNIFER L. BROWN Notary Public, State of Texas My Commission Expires July 17, 2004

Notary Public, Jennifer L. Brown My Commission expires: July 17, 2004

MAIL TAX BILL TO:

GAIL M. HIPPLE, AND ROGER G. HIPPLE, HUSBAND AND WIFE, AS JOINT TENANTS Property Address: 1309 RAELINE LN., MINDEN, NV 89423

NV Douglas

CHEC/GP2/CTX

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2002 AUG 19 AM 10: 29

RECORDER

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