

87214756

A.P.N.: 1220-15-410-096

TS No.: 02-75581NV

Loan No.: 12419979

SUBSTITUTION OF TRUSTEE

WHEREAS, John L. Harris, Sr, a married man as his sole and separate property was the original Trustor, First American Title Insurance Company, A California Corporation was the original Trustee, and Railroad Savings Bank, FSB was the original Beneficiary under that certain Deed of Trust dated 5/23/1995 and recorded on 5/31/1995 as Instrument No. 363220, in book 0595, page 5062 of Official Records of Douglas County, Nevada; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

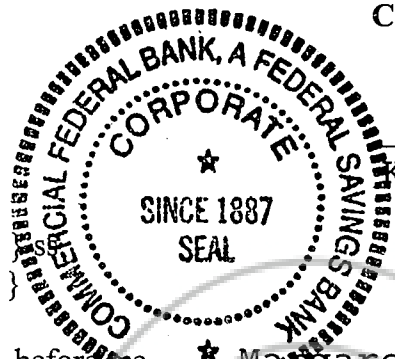
WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes SPECIALIZED INC., as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: October 2, 2002

Commercial Federal Bank FSB



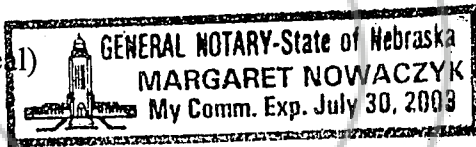
Karen J. Kennedy

Karen J. Kennedy, Vice President

State of Nebraska
County of Douglas

On 10/2/02 before * Margaret Nowaczyk Notary Public, personally appeared Karen J. Kennedy, 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.

Signature: *Margaret Nowaczyk* (Seal)



SPACE ABOVE THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY:
Chicago Default Services

AND WHEN RECORDED MAIL TO:
Specialized Inc.
4180 Via Real, Suite B
P.O. Box 5013
Carpinteria, California 93014-5013
(800)688-8430

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 OCT -7 PM 3: 54

LINDA SLATER
RECORDER

\$1400 PAID *PL* DEPUTY

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BK 1002 PG 02723