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SUBSTITUTION OF TRUSTEE

APN # 25-760-03

WHEREAS, DONALD L. ROOKER AND TONI M. ROOKER, HUSBAND AND WIFE, AND LYNNE L. CAULEY AN UNMARRIED WOMAN as Trustor, and HEADLANDS MORTGAGE COMPANY, as the Original Beneficiary under that certain Deed of Trust, dated MAY 13, 1996 and recorded MAY 23, 1996 as Instrument No. 388428, in Book No. 0596, at Page No. 4069 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 MARIN CONVEYANCING CORPORATION. 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: SEPTEMBER 14, 2002

Beneficiary:
THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT
SERIES 1996-H

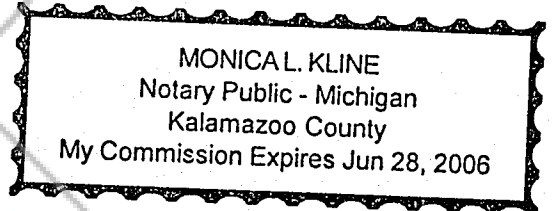
By: Kent E. Jancarz
Kenneth E. Jancarz, Vice President

State of MICHIGAN }
County of KALAMAZOO } ss.

On SEPTEMBER 14, 2002, before me, MONICA L. KLINE, personally appeared Kenneth E. Jancarz, 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.

Monica L. Kline
(Notary Name): MONICA L. KLINE



Loan#: 3000119523 RLS#: 1494912



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Space below for Recorder's use

Mail Tax Statement To:

DONALD L ROOKER
C/O LYNN CAULEY
PO BOX 672
MINDEN, NV 89423-0000

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 OCT 24 AM 10:06

LINDA SLATER
RECORDER

\$ 14.00 PAID K2 DEPUTY

0555745

BK1002PG10681