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SUBSTITUTION OF TRUSTEE

APN # 1022-10-001-041

WHEREAS, RICK A. HARDING, A SINGLE MAN as Trustor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the Original Beneficiary under that certain Deed of Trust, dated FEBRUARY 25, 2002 and recorded MARCH 22, 2002 as Instrument No. 0537690, in Book No. 0302, at Page No. 08244 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 STEWART TITLE OF DOUGLAS COUNTY.
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: OCTOBER 01, 2002

Beneficiary:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., PO BOX 2026, FLINT, MI 48501-2026

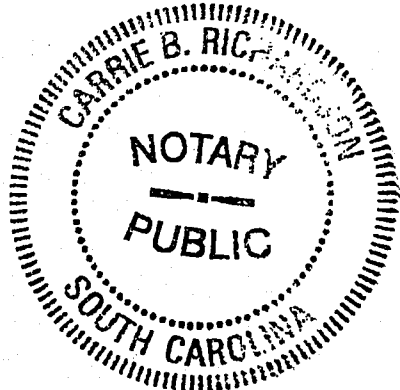
By: A. Holman
A. Holman, Vice President



State of SOUTH CAROLINA }
County of RICHLAND } ss.

On OCTOBER 01, 2002, before me, Carrie B. Richardson, personally appeared A. Holman, 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.
Carrie B. Richardson
(Notary Name): Carrie B. Richardson



MERS MIN#: 1000144-2000157392-4 PHONE#: (888) 679-6377
Loan#: 2000157392 RLS#: 1472837



Space below for Recorder's use _____
Mail Tax Statement To:
RICK HARDING
1281 PIT ROAD # 7
GARDNERVILLE, NV 89460-0000

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 PM 2: 22

LINDA SLATER
RECORDER

\$14 PAID kg DEPUTY

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