

5550004235 WD

SUBSTITUTION OF TRUSTEE

APN #1220-12-310-031

WHEREAS, Tammy L. Rathburn, a single woman as her sole and separate property, as Trustor, and World Wide Credit Corporation, a California corporation as the Original Beneficiary under that certain Deed of Trust dated November 16th, 2000, and recorded December 21st, 2000, as Instrument No. 505483 in Book No. 1200 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 First American Title Insurance Company.

NOW THEREFORE, the undersigned hereby substitutes **Irwin Union Bank and Trust Company, 500 Washington Street, Columbus, Indiana 47202**, as Trustee under said Deed of Trust.

Dated: November 8, 2002.

Beneficiary:
IRWIN UNION BANK AND TRUST COMPANY

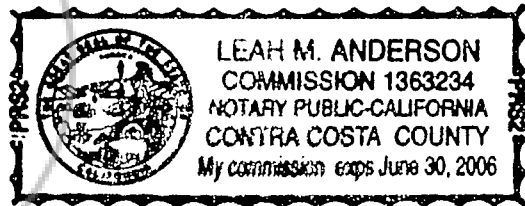
By: Sue Crockett - Servicing Manager
(Name, Title)

State of CALIFORNIA)
County of CONTRA COSTA) ss.

On November 8, 2002, before me Leah M. Anderson, personally appeared SUE CROCKETT, SERVICING MANAGER personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Leah M. Anderson
(Notary Name): Leah M. Anderson



Space Below for Recorder's Use

Recording Requested By:
IRWIN HOME EQUITY

And When Recorded, Mail To:

✓ IRWIN HOME EQUITY
12677 Alcosta Blvd., Suite 500
San Ramon, CA 94583
Attn: Reconveyance Department

REQUESTED BY
Irwin Home Equity
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 14 PM 3: 12

LINDA SLATER
RECORDER

\$ 14.00 PAID KJ DEPUTY

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BK 1102 PG 05606