

SUBSTITUTION OF TRUSTEE

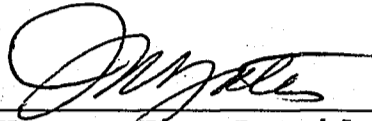
APN # 0000-05-123-220

WHEREAS, PAMELA J. ROSS, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, and INDYMAC BANK, F.S.B., as the Original Beneficiary under that certain Deed of Trust, dated JUNE 19, 2001 and recorded JUNE 25, 2001 as Instrument No. 517098, in Book No. 601, at Page No. 6513 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 COMPANY OF NEVADA. 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: NOVEMBER 18, 2002

Beneficiary:
INDYMAC BANK, F.S.B.

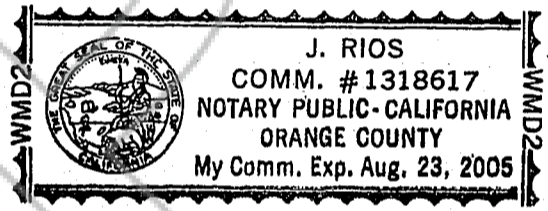
By: 
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On NOVEMBER 18, 2002, before me, J. Rios, personally appeared Julie A. Yates, 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.

(Notary Name): J. Rios



Loan#: 1001577145 RLS#: 1591288



____ Space below for Recorder's use ____

Mail Tax Statement To:
PAMELA J ROSS
P O BOX 11374
ZEPHYR COVE, NV 89448-0000

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 NOV 25 AM 9:27

LINDA SLATER
RECORDER

\$14 PAID K2 DEPUTY

0558805
BK 1102 PG 10057