

SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL ZANABILI, A MARRIED PERSON AND DAGMAR ZANABILI as Trustor, and COLDWELL BANKER MORTGAGE, as the Original Beneficiary under that certain Deed of Trust, dated JULY 20, 2001 and recorded JULY 23, 2001 as Instrument No. 0519003, in Book No. 0701, at Page No. 5705 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.

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 06, 2002

Beneficiary:

PENDANT MORTGAGE CORPORATION
WELLS FARGO BANK MINNESOTA NA AS TRUSTEE FOR THE MASTER ASSET SECURITIZATION TRUST 2001-1 FOR THE BENEFIT OF THE HOLDERS OF THE MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2001-1

By:

Michael Danlag
Michael Danlag, Vice President

State of NEW JERSEY
County of BURLINGTON

}
} ss.

On SEPTEMBER 06, 2002, before me, Roberta J. O'Drain, personally appeared Michael Danlag, 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.

Roberta J. O'Drain
(Notary Name): Roberta J. O'Drain

Roberta J. O'Drain
Notary Public of New Jersey
My Commission Expires April 6, 2004

Loan#: 0015813322 RLS#: 1475899



_____ Space below for Recorder's use _____

Mail Tax Statement To:
MICHAEL ZANABILI
PO BOX 10001
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
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 11 PM 12:04

LINDA SLATER
RECORDER

\$ 14.00 PAID *Ka* DEPUTY

0560386

BK1202PG04624