

SUBSTITUTION OF TRUSTEE

APN # ~~23 500 05~~

WHEREAS, RICHARD J. NELSON, ELLEN L. NELSON as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 04, 1997 and recorded AUGUST 14, 1997 as Instrument No. 0419444, in Book No. 0897, at Page No. 2575 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 CO.. 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 26, 2002

Beneficiary:
PHH MORTGAGE SERVICES CORPORATION

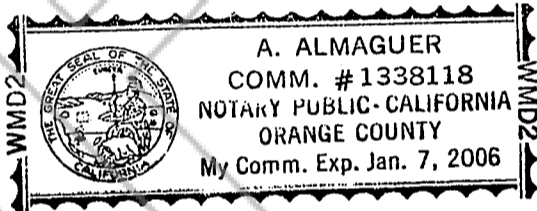
By: *Julie A. Yates*
Julie A. Yates, Assistant Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On OCTOBER 26, 2002, before me, A. Almaguer, personally appeared Julie A. Yates, Assistant 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.

A. Almaguer
(Notary Name): A. Almaguer



Loan#: 0005110507 RLS#: 1536732



____ Space below for Recorder's use ____

Mail Tax Statement To:
RICHARD J NELSON
2540 HENNING LANE
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
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 19 AM 9:30

LINDA SLATER
RECORDER
\$ 14.00 PAID PL DEPUTY.

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BK1202PG08778