SUBSTITUTION OF TRUSTEE

APN # 1320-33-811-048

WHEREAS, RICHARD H. STEARNS AND MARY L. STEARNS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, and U.S. BANK, NATIONAL ASSOCIATION, as the Original Beneficiary under that certain Deed of Trust, dated APRIL 20, 2000 and recorded APRIL 28, 2000 as Instrument No. 0490917, in Book No.0400, at Page No. 5788 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 T.D. SERVICE COMPANY, 1820 E.

FIRST STREET, SUITE 300, SANTA ANA, CA 92705-0000 as Trustee under said Deed of Trust.

Dated: JANUARY 02, 2003

Beneficiary:

CENDANT MORTGAGE CORPORATION

-Q-

Bv:

Rhonda J. Crofford, Assistant Vice President

State of <u>CALIFORNIA</u> County of <u>ORANGE</u>

; } ss.

On JANUARY 02, 2003, before me, Amber L. Bookil, personally appeared Rhonda J. Crofford, 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.

Withess my hand and official seal

(Notary Name): Amber L. Bookil

AMBER L. BOCKIL
COMM. # 1275758
NOTARY PUBLIC CALIFORNIA
LOS ANGELES COUNTY
My comm. exp. Sapt. 2, 2004

Loan#: 0010535235 RLS#: 1623162

Space below for Recorder's use Mail Tax Statement To: RICHARD H STEARNS 1344 WINDSOR DR GARDNERVILLE,NV 89410-0000

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

MARQUIS TITLE & ESCROW

IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 JAN 14 AM 9: 56

WERNER CHRISTEN
RECORDER

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