

SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS,

PHILIP R BRISACK / NANCY J BRISACK / / was the original Trustor,
STEWART TITLE OF NEVADA was the original Trustee, and
MERRILL LYNCH CREDIT CORPORATION

was the original Beneficiary under that certain Deed of Trust dated 10/28/1998, and recorded 11/03/1998, Book 1198, Page 585 of Official Records of DOUGLAS County, Nevada, as document number, and
SEE ATTACHED LEGAL DESCRIPTION.

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes First American Title Company of Nevada

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: December 11, 2002

CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION

By: [Signature]
SERGIO GARGUREVICH VICE PRESIDENT

ATTEST: [Signature]
MARGE SHERRER ASSISTANT SECRETARY

For Corporate Acknowledgement

For Individual Acknowledgement

SEAL

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On December 11, 2002 personally appeared before a notary public, in and for said County and State, SERGIO GARGUREVICH AND MARGE SHERRER, known to me to be VICE PRESIDENT and ASSISTANT SECRETARY of the corporation that executed the foregoing instrument and upon oath, did depose that they are the officers of the Corporation as above designated; that they are acquainted with the seal of said Corporation and that seal affixed to said instrument is the corporation seal of said corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Signature: JOE A JOHNSON [Signature]
NOTARY

JOE A. JOHNSON
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 01/29/2007

SEAL

STATE OF NEVADA
COUNTY OF

On _____ personally appeared before me, a Notary Public, in and for said County and State, _____, known _____ to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Signature: _____
Name (Typed or Printed)

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JAN 22 PM 12: 12

WENNER CHRISTEN
RECORDER

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