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SUBSTITUTION OF TRUSTEE

APN # 1220-16-710-027

WHEREAS, DAVID B. GRAM, A SINGLE MAN as Trustor, and WORLD WIDE CREDIT CORPORATION, A CALIFORNIA CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated JANUARY 19, 2000 and recorded --- as Instrument No. 0486356 in Book No. 0200 2416 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, A CALIFORNIA CORPORATION.

NOW THEREFORE, the undersigned hereby substitutes PRINCETON RECONVEYANCE SERVICES INC. FKA PRINCETON ESCROW COMPANY, 4837 WATT AVENUE, , NORTH HIGHLANDS, CA 95660-0000 as Trustee under said Deed of Trust.

Dated: JANUARY 15, 2003

Beneficiary:
HOMEQ SERVICING CORPORATION (SUCCESSOR BY MERGER TO TMS MORTGAGE INC., DBA THE MONEY STORE)

By: *[Signature]*
Annvi Carlos-Ruiz, Assistant Secretary

State of CALIFORNIA }
County of SACRAMENTO } ss.

On JANUARY 15, 2003, before me, Erin E. McGeorge, personally appeared Annvi Carlos-Ruiz, Assistant Secretary 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.

[Signature]
(Notary Name): Erin E. McGeorge



Loan #: 0063528343 Customer #: 740 RLS #: 722208

____ Space below for Recorder's use ____

Mail Tax Statement To:

DAVID CRAM
890 ARROWHEAD DRIVE
GARDNERVILLE NV 89410-0000

Recording Requested By:
HOMEQ SERVICING CORPORATION

And When Recorded Mail To:
 HomeEq Servicing Corporation
P O BOX 13309
Mailcode #CA3501
Sacramento, CA 95813-3309

REQUESTED BY
[Signature]
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 JAN 27 AM 10:11

WENNER CHRISTEN
RECORDER

\$ 14.00 PAID *[Signature]* DEPUTY

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