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SUBSTITUTION OF TRUSTEE

APN # 21-040-66

WHEREAS, CYNTHIA R HOFFMAN, CARL D HOFFMAN as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated FEBRUARY 13, 1998 and recorded FEBRUARY 23, 1998 as Instrument No. 0433163, in Book No. 0298, at Page No. 3976 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: FEBRUARY 13, 2003

Beneficiary:
PHH MORTGAGE SERVICES CORPORATION

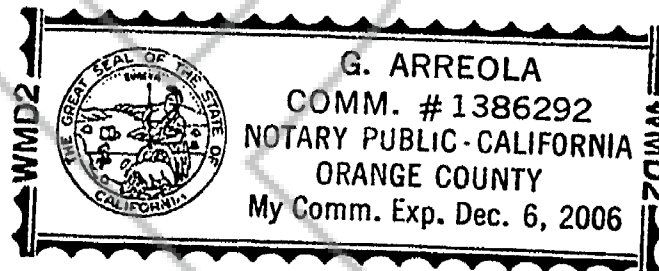
By: Kevin Patrick
Kevin Patrick, Assistant Secretary

State of CALIFORNIA }
County of ORANGE } ss.

On FEBRUARY 13, 2003 , before me, G. Arreola, personally appeared Kevin Patrick, 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.

G. Arreola
(Notary Name) G. Arreola



Loan#: 0007096753 Service#: 1744316RL1



Space below for Recorder's use _____

Mail Tax Statement To:
CYNTHIA R HOFFMAN
2941 SANTA INEZ DRIVE
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
T.D. Service Co
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 21 AM 11:45

WERNER CHRISTEN
RECORDER

s. 14 PAID K2 DEPUTY

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