SUBSTITUTION OF TRUSTEE

APN # 01-221-23 1418-03-811-016

WHEREAS, JAMES R DAUGHTERS, MARILYN S DAUGHTERS as Trustor, and PHH MORTGAGE SERVICES CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated NOVEMBER 07, 1997 and recorded NOVEMBER 13, 1997 as Instrument No. 0426230, in Book No. 1197, at Page No. 2457 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: JANUARY 06, 2003

Beneficiary:

U.S. BANK, N.A. AS CUSTODIAN/TRUSTEE

By:

Michael Danlag, Vice President

State of <u>NEW JERSEY</u> County of <u>BURLINGTON</u>

) } ss

On JANUARY 06, 2003, before me, Roberta J. O'Drain, personally appeared Michael Danlag, 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.

(Notary Name): Roberta J. O'Drain

Roberta J. O'Drain
Notary Public of New Jersey
My Commission Expires April 6, 2004

Loan#: 0006306351 RLS#: 1666266

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_____Space below for Recorder's use
Mail Tax Statement To:
JAMES R DAUGHTERS
224 MORRIS RANCH RD
DANVILLE, CA 94526-0000

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

FIRST CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 MAR 13 PM 3: 37

WERNER CHRISTEN
RECORDER

S/Y PAID K DEPUTY

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