SUBSTITUTION OF TRUSTEE

APN # 13-343-06

WHEREAS, SHIGEO SUMIDA AN UNMARRIED MAN as Trustor, and PHH MORTGAGE SERVICES, as the Original Beneficiary under that certain Deed of Trust, dated MARCH 30, 2000 and recorded APRIL 13, 2000 as Instrument No. 0489849, in Book No. 0400, at Page No. 2225 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 28, 2003

Beneficiary:

PHH MORTGAGE SERVICES

By:

Rhonda J. Crofford, Assistant Vice President

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

; } ss

On JANUARY 28, 2003, before me, Marcia A. Tulio, 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.

Witness my hand and official seal.

(Notary Name): Marcia A. Tulio

MARCIA A. TULIO
COMM. # 1228207
NOTARY PUBLIC CALIFORNIA
ORANGE COUNTY
My comm. exp. July 9, 2003

Loan#: 0011166923 RLS#: 1716968

_____ Space below for Recorder's use
Mail Tax Statement To:
SHIGEO SUMIDA
876 VALLEY CREST DR
CARSON CITY, NV 89705-0000

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 County

Stowart Title of Douglas County

IN OFFICIAL RECORDS OF

DOUGLAS CO. MEVADA

2003 MAR 14 AM 11: 18

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