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SUBSTITUTION OF TRUSTEE

APN # 1420-18-214-035

WHEREAS, ALBERT R LAWRENCE JR, A MARRIED PERSON AND VIVIAN L LAWRENCE, A MARRIED PERSON as Trustor, and MERRILL LYNCH CREDIT CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated FEBRUARY 15, 2002 and recorded FEBRUARY 26, 2002 as Instrument No. 0535648, in Book No. 0202, at Page No. 09007, and Re-Recorded on: JULY 08, 2002 as Instrument No. 0546568, in Book No. 0702, at Page No. 02045 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**. 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: MARCH 11, 2003

Beneficiary:
CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION

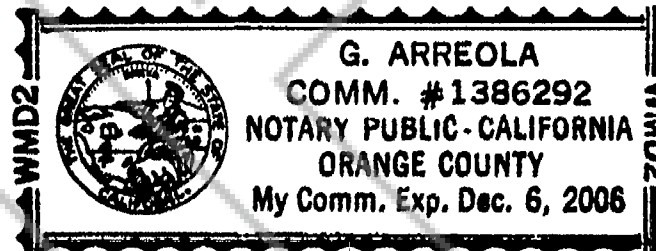
By: Kevin Patrick
Kevin Patrick, Assistant Secretary

State of CALIFORNIA }
County of ORANGE } ss.

On MARCH 11, 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#: 7075889449 Service#: 2042630RL1



Space below for Recorder's use _____
Mail Tax Statement To:
ALBERT R LAWRENCE JR
875 COLOMA 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
T.D. Service Co.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 MAR 20 AM 9: 54

WERNER CHRISTEN
RECORDER

\$ 14.00 PAID K2 DEPUTY

0570499

BK 0303 PG 08696