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SUBSTITUTION OF TRUSTEE

APN # 1320-23-001-008

WHEREAS, DOMINIQUE BERHAN AND GRACE BERHAN, HUSBAND AND WIFE as Trustor, and COLONIAL BANK, as the Original Beneficiary under that certain Deed of Trust, dated JANUARY 25, 2002 and recorded JANUARY 31, 2002 as Instrument No. 0533673, in Book No. 0102, at Page No. 9670 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 MARQUIS TITLE & ESCROW, INC..

NOW THEREFORE, the undersigned hereby substitutes WASHINGTON MUTUAL BANK, FA, 9601 MCALLISTER FREEWAY, , SAN ANTONIO , TX 78216-0000 as Trustee under said Deed of Trust.

Dated: MARCH 20, 2003

Beneficiary:
HOMESIDE LENDING, INC.

By: *Julie A. Yates*
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On MARCH 20, 2003 , before me, M. Kim, personally appeared Julie A. Yates, 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.

M. Kim

(Notary Name): M. Kim



Loan#: 13230980 Service#: 2083353RL1



____ Space below for Recorder's use ____

Mail Tax Statement To:
DOMINIQUE BERHAN
1010 S CARSON ST
CARSON CITY, NV 89701-5232

Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
WASHINGTON MUTUAL BANK, FA
9601 MCALLISTER FREEWAY
SAN ANTONIO, TX 78216

✓ T.D. Service Company
1820 E. First Street, Suite 300
P.O. Box 11988
Santa Ana, California 92711-1988

REQUESTED BY
T.D. Service Co
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 MAR 31 AM 10: 03

WERNER CHRISTEN
RECORDER

\$ 14.00 PAID KJ DEPUTY

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