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SUBSTITUTION OF TRUSTEE

APN # 0000-05-191-030

WHEREAS, PHILLIP H. WALL AND JILL WALL, HUSBAND AND WIFE as Trustor, and HCL FINANCE INC., as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 08, 2001 and recorded AUGUST 29, 2001 as Instrument No. 0521651, in Book No. 0801, at Page No. 8022 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 COMPANY OF NEVADA. 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: APRIL 21, 2003

Beneficiary:
WASHINGTON MUTUAL BANK FA SUCCESSOR IN INTEREST TO NORTH AMERICAN MORTGAGE COMPANY

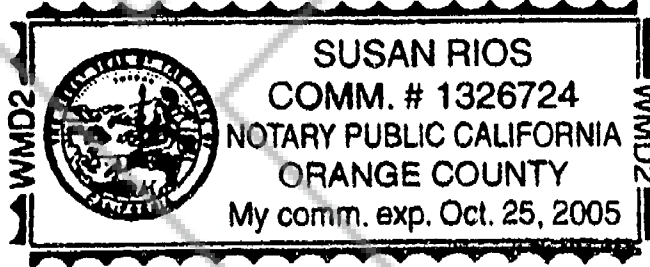
By: *Julie A. Yates*
Julie A. Yates, Asst VP & Attesting Asst Secty

State of CALIFORNIA }
County of ORANGE } ss.

On APRIL 21, 2003 , before me, Susan Rios, personally appeared Julie A. Yates, Asst VP & Attesting Asst Secty 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.

Susan Rios
(Notary Name): Susan Rios



Loan#: 16386994 Service#: 2145108RL1



Space below for Recorder's use _____

Mail Tax Statement To:
PHILLIP WALL
3899 SUNCREST AVE
SAN JOSE, CA 95132-3233

Recording Requested By:
T.D. SERVICE COMPANY

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

REQUESTED BY
T.D. Service
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 APR 28 AM 9:19

VERNON S. ...
RECORDER

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BK 0403 PG 12914