APN # 1420-28-111-003 Mail Tax Statement To: ROBERT GRAY 2677 DEL SUR MINDEN, NV 89423-8034

REQUESTED BY DOUGLAS CO., NEVADA

2003 AUG 14 AM 11: 54

WERNER CHRISTEN

5/4/PAID DEPUTY

Recording Requested By: T.D. SERVICE COMPANY

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

SUBSTITUTION OF TRUSTEE

Loan#: 14571903 Service#: 2385397RL1

WHEREAS, ROBERT L. GRAY AND MAUREEN S. GRAY, JOINT TENANTS as Trustor, NEW AMERICA FINANCIAL, INC., as the Original Beneficiary under that certain Deed of Trust, dated SEPTEMBER 22, 1998 and recorded SEPTEMBER 25, 1998 as Instrument No. 0450318, in Book No. 0998, at Page No. 5271 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 WESTERN TITLE.

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: AUGUST 07, 2003

Beneficiary:

WASHINGTON MUTUAL BANK FA, SUCCESSOR IN INTEREST TO HOMESIDE LENDING INC BY OPERATION OF LAW

By:

Kevin Patrick, Assistant Secretary

State of CALIFORNIA

County of ORANGE

On AUGUST 07, 2003 , before me, Susan Rios, 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.

(Notary Name): Susan Rips

SUSAN RIOS COMM. # 1326724 OTARY PUBLIC CALIFORNIA **ORANGE COUNTY** My commission expires October 25, 2005

1 D Service Co

1820 E. IST ST. SOLATTA ANA, CA 92705

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