ÅPN # 1321-31-002-008 Mail Tax Statement To: MELINDA R RICHARDS 2185 CALLE HERMOSA RD GARDNERVILLE, NV 89410

Recording Requested By: T.D. SERVICE COMPANY

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

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2003 OCT 21 AM 8: 48

WERNER CHRISTEN RECORDER PAID (X .DEPUTY

SUBSTITUTION OF TRUSTEE

Loan#: 0602031676 Service#: 2537954RL1

WHEREAS, MELINDA R RICHARDS, AN UNMARRIED WOMAN as Trustor, and WASHINGTON MUTUAL BANK, FA,, as the Original Beneficiary under that certain Deed of Trust, dated NOVEMBER 21, 2002 and recorded DECEMBER 03, 2002 as Instrument No. 0559704, in Book No. 1202, at Page No. 01129 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 CALIFORNIA RECONVEYANCE COMPANY. 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: OCTOBER 13, 2003

Beneficiary:

WASHINGTON MUTUAL BANK, FA

By:

Yates, Asst VP & Attesting Asst Secty

State of CALIFORNIA

County of ORANGE

On OCTOBER 13, 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.

(Notary Name): Susan

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

