

2004 MAY 19 AM 10: 56

WERNER CHRISTEN
RECONDER

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SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS, SUSAN A WILLIAMS / / was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO was the original Trustee, and US BANK NATIONAL ASSOCIATION was the original Beneficiary under that certain Deed of Trust dated 06/08/1999, and recorded 06/16/1999, Book 0699, Page 3508-3513 of Official Records of DOUGLAS County, Nevada, as document number 0470444, and SEE ATTACHED LEGAL

SAID MORTGAGE WAS ASSIGNED FROM U.S. BANK NATIONAL ASSOCIATION TO PHH MORTGAGE SERVICES CORPORATION RECORDED ON 10/12/1999 IN BK 1099, PG 1960 AS DOCUMENT NO. 0478563

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW THEREFORE, the undersigned hereby substitutes STEWART TITLE

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: May 13, 20

PHH MORTGAGE SERVICES CORPORATION

SEAL

MICHELLE C. STARDO-YOUNG, ASSISTANT VICE PRESIDENT

LISA MOORE ASSISTANT VICE PRESIDENT

For Corporate Acknowledgement

For Individual Acknowledgement

Kim Prats

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STATE OF NEW JERSEY COUNTY OF BURLINGTON

On May 13, 2004 personally appeared before a notary public, in and for said County and State, MICHELLE C. ELIZARDO-YOUNG AND MICHELLE C. ELIZARDO-YOUNG, known to me to be ASSISTANT VICE PRESIDENT and ASSISTANT VICE PRESIDENT of the corporation that executed the foregoing instrument and upon oath, did depose that they are the officers of the Corporation as above designated; that they are acquainted with the seal of said Corporation and that seal affixed to said instrument is the corporation seal of said corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and the the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Signature: KIMBERLY SUE PRATS

NOTAR

Kimberly Sue Prats Notary Public of New Jersey My Commission Expires June 26, 2008

STATE OF NEVADA COUNTY OF

On personally appeared before me, a Notary Public, in and for said County and State,

, known to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same

foregoing instrument, who acknowledged to me that he executed the san freely and voluntarily and for the uses and purposes therein mentioned.

Signature:

Name (Typed or Printed)