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> Douglas County - NV Werner Christen - Recorder

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14.00

RETURN TO & PREPARED BY: S. A. Wileman Orion Financial Group, Inc. 2860 Exchange Blvd. # 100 Southlake, TX 76092

Parcel # 1320-33-714-035

APPOINTMENT OF SUBSTITUTE TRUSTEE

THIS DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEE, made this day March 12, 2005, CENTEX HOME EQUITY COMPANY, LLC (hereinafter referred to as "Noteholder"), holder in due course of a certain Promissory Note secured by a Deed of Trust from MICHAEL H. BAILEY, JR., AND JANET N. BAILEY, HUSBAND AND WIFE AS JOINT TENANTS, dated September 24, 2004, and recorded October 26, 2004, among the Land Records of the State of Nevada as Book 1004 Page 10860 Document # 627695, and was given to secure a loan evidence by Promissory Note payable to CENTEX HOME EQUITY COMPANY, LLC, WHEREAS, said Deed of Trust is secured on real property situated in the State of Nevada and described as follows: WHEREAS, the said Deed of Trust provides that the holders of said promissory note shall have the right and power to substitute one or more trustees in the place and instead of the Trustees named under said Deed of Trust. NOW, THEREFORE in consideration of the sum of ONE DOLLARS (\$1.00) and in good and valuable consideration, the said Note Holder does hereby appoint E. Larrea, as Substitute Trustee in place and stead of GENERAL AMERICAN CORPORATION in the Deed of Trust aforesaid with identically the same title and estate and to the land, premises and property conveyed by said Deed of Trust with all powers, rights, trust and duties of the original Trustees, Predecessors in Trust, with like effect as if originally named as Trustee under said Deed of Trust.

CENTEX HOME EQUITY COMPANY, LLC

Bv:

S. A. Wileman, Vice President

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NV Douglas

CHEC/RET & REL /CTX