



RECORDING REQUESTED BY:
LPS Title Company - NV
WHEN RECORDED MAIL TO:
National Default Servicing Corporation
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

NDSC File No. : 10-03083-NF-NV

160800358

APN : 1220-16-810-073

SUBSTITUTION OF TRUSTEE

WHEREAS, **RICHARD A. HIGGINS JR AND FRANCISCA HIGGINS, HUSBAND AND WIFE AS JOINT TENANTS** was the original Trustor(s), **NAVY FEDERAL CREDIT UNION** was the original Trustee and **NAVY FEDERAL CREDIT UNION** was the original Beneficiary under that certain Deed of Trust dated **03/17/2008** and recorded on **03/26/2008** as instrument No. **0720328 BK 0308 PG 6101**, of Official Records of **DOUGLAS** County, State of **NV** and

WHEREAS, the undersigned is the present beneficiary under the said Deed of Trust, and
WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes **NATIONAL DEFAULT SERVICING CORPORATION, An Arizona Corporation, whose address is 7720 N. 16th Street, Suite 300, Phoenix, Arizona 85020**, as Trustee under said Deed of Trust.

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

Navy Federal Credit Union

Dated : January 19, 2011

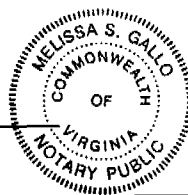
By :Michael Headen
Its :Manager Mortgage Default

STATE OF VIRGINIA
COUNTY OF FAIRFAX

On January 19, 2011, before me, Melissa S Gallo, a Notary Public for said State, personally appeared Michael Headen who personally known to me (or who 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. I certify under PENALTY OF PERJURY under the laws of Virginia that the foregoing is true and correct.

WITNESS my hand and official seal.

Signature Melissa S. Gallo



Melissa S. Gallo
NOTARY PUBLIC
Commonwealth of Virginia
Reg. # 7117954
My Commission Expires
February 28, 2011