

STATE OF NEVADA

USMC 3964509

SUBSTITUTION FOR TRUSTEE

WHEREAS,

GARY L. BANKS AND JOYCE O. BANKS

was the original Trustor,

FIRST AMERICAN TITLE INSURANCE CO.

was the original Trustee, and

was the original Beneficiary under that certain Deed of Trust dated JULY 28, 1993 and recorded AUGUST 10, 1993, book 106, page 649 of Official Records of LINCOLN County, Nevada, as document number 100737 and

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

PHH US MORTGAGE CORPORATION

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

FIDELITY NATIONAL TITLE AGENCY

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

Dated NOVEMBER 17, 19 94

PHH US MORTGAGE CORPORATION

by: DAVID L. BEMER, VICE PRESIDENT

SUSAN BROWN, ASSISTANT SECRETARY

FOR CORPORATE ACKNOWLEDGMENT

FOR INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEW JERSEY COUNTY OF BURLINGTON

} SS.

STATE OF NEVADA COUNTY OF

} SS.

On November 21, 1994, PERSONALLY APPEARED BEFORE A NOTARY PUBLIC, in and for said County and State, DAVID L. BEMER AND SUSAN BROWN, known to me to be VICE-PRESIDENT AND ASSISTANT SECRETARY 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 the 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 that the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

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

known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Signature

Name (Typed or Printed)

Signature

Margaret Lappin

MARGARET LAPPIN NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES AUGUST 8, 1998

(This area for official notarial seal)

Escrow or Loan No.

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Name: Fidelity National Title
Street: 2030 E Flamingo 120
Address: Las Vegas NV 89119
City & State: 9420 0745 JO

SUBSTITUTION OF TRUSTEE NEVADA Rev. 10/91

SPACE BELOW THIS LINE FOR RECORDER'S USE

FILED AND RECORDED AT REQUEST OF Fidelity National Title November 30, 1994 AT 47. MINUTE'S PASS 2 OCTOBER LINCOLN COUNTY RECORDS Yuriko Setzer

By Leslie Bouchea Deputy

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