

RECORDING REQUESTED BY

T. D. SERVICE COMPANY

AND WHEN RECORDED MAIL TO

T. D. Service Company
8577 Haven Avenue, Suite 201
P.O. Box 6700
Rancho Cucamonga, CA 91729-6700

Loan No. 0000285601 Substitution of Trustee
Recon No. 16566

NOTICE IS HEREBY GIVEN: That the undersigned current Beneficiary desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute T. D. Service Company, 8577 Haven Avenue, Suite 201, Rancho Cucamonga, CA 91730

TITLE INSURANCE COMPANY OF MINNESOTA
was the original trustee in the Deed of Trust hereinafter described:

TRUSTOR: GARY M. RICHEY AND PAULA R. RICHEY, HUSBAND AND WIFE AS JOINT TENANTS

ORIGINAL BENEFICIARY: WESTERN CONSOLIDATED MORTGAGE CORPORATION

Recorded MAY 22, 1987 As Inst. No. 87008 In Book 75
page 177 of Official Records in the office of the record of LINCOLN

County:

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

Dated MARCH 19, 1997

CURRENT BENEFICIARY:
FEDERAL HOME LOAN MORTGAGE CORPORATION
BY: NATIONS BANC MORTGAGE CORPORATION
AS ATTORNEY IN FACT

BY: Sue Hadfield
SUE HADFIELD, ASST. VICE PRESIDENT

BY: _____

STATE OF KENTUCKY

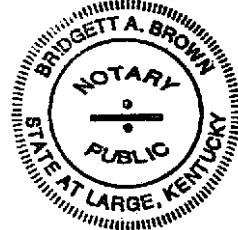
COUNTY OF JEFFERSON

On MARCH 19, 1997 before me, BRIDGETT A. BROWN
personally appeared SUE HADFIELD, ASST. VICE PRESIDENT
OF NATIONSBANC MORTGAGE CORPORATION, A TEXAS CORPORATION

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)
whose name(s) are subscribed to the within instrument and acknowledged to me th at
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

Signature *Bridgett A. Brown*



Notary Public, State at Large, KY
My commission expires Dec. 5, 1998

NO. 108833
Filed And Recorded At Request Of
T. D. Services Company
April 23, 1997
At 01 Minutes Past 1 O'Clock
p M In Book 127 Of Official Rec.
Page 406 Lincoln County Nevada.

Yuirko Setzer
County Recorder
Leticia Boucher
Deputy