## SUBSTITUTION OF TRUSTEE

The undersigned, SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF, as the owner and holder of the Note secured by Deed of Trust dated FEBRUARY 11, 1997 made by LORRAINE E. CARMOSINO, AN UNMARRIED WOMAN & JOE N. FREELAND, AN UNMARRIED MAN AS JOINT TENANTS Trustor, to STEWART TITLE OF NEVADA, A NEVADA CORPORATION Trustee, for \*\*\*SEE EXHIBIT "A"\*\*\* Beneficiary, Which Deed of Trust was recorded FEBRUARY 26, 1997, in BOOK 126, PAGE 171, DOCUMENT No. 108284, and RERECORDED MARCH 19, 1997, in BOOK 126, PAGE 361, DOCUMENT NO. 108377, Official Records of LINCOLN County, NEVADA.

Hereby substitutes CMC FINANCIAL as Trustee in lieu of the Trustee therein. CMC FINANCIAL, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee,

IN WITNESS WHEREOF the owner and holder above named, and CMC FINANCIAL as successor Trustee, has caused this instrument to be executed, each in its respective interest.

APRIL 9, 1999 Dated CORPORATION.

CMC FINANCIAL

a Nevada Corporation

AS ATTORNEY IN FACT FOR EXHIBIT "A"

SEE EXHIBIT "A"

Phillip Pahriott, President

STATE OF NEVADA

COUNTY OF CLARK

On APRIL 9, 1999, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Phillip Parriott personally known to me to be the person whose name is inscribed to the within instrument for CMC FINANCIAL, Attorney in Fact for SEE EXHIBIT "A" and acknowledged to me that he inscribed his name hereto for CMC FINANCIAL Attorney in Fact.

WITNESS my hand and official seal.

ANGELA L. ATTAWAY Notary Public - Nevada No. 90-1549-1 appl exp Mar. 2, 2002

in and for said County and State)

(Seal, if any)

Escrow No. 96-05-0338 Loan No. 03-6605

RECORDING REQUESTED BY AND

900K 141 m. 236

CMC# 03-6605

## EXHIBIT "A"

CMC FINANCIAL INC., AS ATTORNEY IN FACT FOR:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

BY: MONIQUE BROWN

STATE OF NEVADA COUNTY OF CLARK

On APRIL 9, 1999, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Monique Brown personally known to me to be the person whose name is inscribed to the within instrument for Consolidated Mortgage, Attorney in Fact of \*\* SEE ABOVE \*\* and acknowledged to me that she inscribed her name hereto for Consolidated Mortgage, Attorney in Fact.

WITNESS my hand and offical seal.

and for said County and State)

ANGELA L ATTAWAY Notary Public - Newada No. 90-1649-1 My appt. exp. Mar. 2, 2002

(Seal, if any)

## EXHIBIT A

AMERICAN BANK OF COMMERCE CUSTODIAN OF THE FUNDS FOR COLLEEN ABBEY, I.R.A. AS TO AN UNDIVIDED 1.0/25.00 INTEREST.

AMERICAN BANK OF COMMERCE CUSTODIAN OF THE FUNDS FOR JAMES R ABBEY JR, IRA AS TO AN UNDIVIDED 1.0/25.00 INTEREST.

AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR JOHN E HIATT, IRA AS TO AN UNDIVIDED 16.9/25.00 INTEREST.

AMERICAN BANK OF COMMERCE CUSTODIAN OF THE FUNDS FOR THE FAY J JOHNS, IRA AS TO AN UNDIVIDED 6.1/25.00 INTEREST.

## NO. 112618

First American Title

April 20, 1999

AT 27 MINUTES MOT 10 GOLOCK AM IN BOOK 141 OF DEFICIAL

RECORDS PAGE 236 UNCOLLI

COUNTY NEWSCA.