

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

R.E.F.S. INC.
17780 FITCH STREET, SUITE 240
IRVINE, CA 92614

LOAN: 68181000159599
A.P. NO.: 01-111-19

OTHER:

FILE: 20103-49NV

SUBSTITUTION OF TRUSTEE

WHEREAS, BEVERLY A. WHITNEY, AS UNMARRIED PERSON was the original Trustor, **EQUITABLE DEED COMPANY** was the original Trustee, and **BANK OF AMERICA N.A.** was the original Beneficiary under that certain Deed of Trust dated 02/23/2000 recorded on 03/03/2000 as Instrument Number 114195 Book 146 Page 560 of Official records in the office of the Recorder of LINCOLN County, Nevada.

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

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW THEREFORE, the undersigned Beneficiary hereby substitutes **R.E.F.S. INC., A CALIFORNIA CORPORATION** as Trustee under said Deed of Trust. Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 03/8/ 2001

By: _____

By: _____

On 03/08/2001 _____ before me, the undersigned, a Notary Public for said State, personally appeared _____, personally known to me (or 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.

WITNESS my hand and official seal.

(Seal)

Signature _____

Substitution of Trustee Pg.2-

TS# 20103449NV
Loan 68181000359599

Bank of America, N.A.
[Signature]
THOMAS MCMAHON

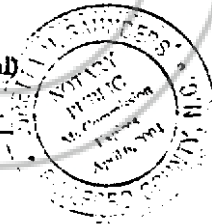
State of North Carolina
County of Guilford

On March 8, 2001 before me, Loette M. Sawyer Notary Public, personally appeared THOMAS MCMAHON personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within 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) in 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.

Loette M. Sawyer (Seal)

My commission expires: 4/16/04



NO. 116284

FILED AND RECORDED AT REQUEST OF
First American Title
May 3, 2001

AT 38 MINUTES PAST 04 O'CLOCK
PM IN BOOK 154 OF OFFICIAL
RECORDS PAGE 551

COUNTY RECORDS:
Leslie Boucher
COUNTY RECORDER

By Jenifer Deane deputy