

RECORDING REQUESTED BY:

First American Title - Out of State

AND WHEN RECORDED MAIL TO:

Buckley & Associates, Inc.
26522 La Alameda, Suite #200
Mission Viejo, California 92691

(949) 282-4166

TS No.: NV-19827
Loan No.: 44-0182-0200782

003-083-08

SP. ABOVE THIS LINE FOR RECORDER'S USE

1050212
919713

SUBSTITUTION OF TRUSTEE

WHEREAS, CHERI SUE BURRIS, AN UNMARRIED WOMAN was the original Trustor, FIRST AMERICAN TITLE COMPANY OF NEVADA was the original Trustee, and ASSOCIATES FINANCIAL SERVICES COMPANY OF UTAH, INC. was the original Beneficiary under that certain Deed of Trust dated 6/28/99 and recorded on 7/6/99 as Instrument No. 113026; in book 142, page 475 of Official Records 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 place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes BUCKLEY & ASSOCIATES, INC., 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: January 18, 2002

ASSOCIATES FINANCIAL SERVICES COMPANY OF UTAH, INC.
(A DIVISION OF CITIFINANCIAL, INC.)

Scott Cheney

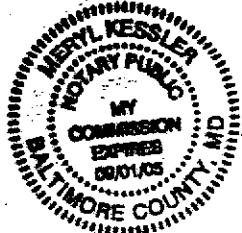
Scott Cheney

State of MARYLAND) ss.
County of BALTIMORE)

On 1/18/2002 before me, MERYL KESSLER Notary Public, personally appeared Scott D. Cheney, Asst. Secretary 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.

Signature: *Meryl Kessler* (Notal)



No. 117764
FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE
FEBRUARY 27 2002
AT 11:15 MINUTES PAST 10, O'CLOCK
EVENING, BOOK 162 OF OFFICIAL
RECORDS PAGE 78 LINCOLN
COUNTY, NEVADA

LILLIE BOUCHER
BY LILLIE BOUCHER, DEPUTY
BOOK 162 PAGE 78