SUBSTITUTION OF TRUSTEE

WHEREAS, that certain Decd of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, THE BANK OF NEW YORK, whose address is 1150 E PUTNAM FL 2, RIVERSIDE, CT 06878, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint in the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint in the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint in the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint in the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint in the present legal of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint in the present legal of the present legal XIXXXXXX Trustee, and as Trustee does hereby reconvey, without-warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein. ** Trustee Servicés, Inc.

Original Trustor(s): CYRIL HOLADAY AND FANCHON HOLADAY

Original Beneficiary: NEVADA BANK&TRUST CO. Original Trustee: STEWART TITLE OF NEVADA

Loan Amount: \$ 21,197.00 Date Recorded: 06/10/1993

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Date of Deed of Trust: 12/09/1987

Instrument Number: 100465 and recorded in the records of LINCOLN County, State of Nevada, and more particularly described on said Deed of Trust referred to

herein.

Book: 106

herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of Mar. 13.

THE BANK

Burton

Assistant Vice President

Attest: Title:

Ralph Mammola

Assistant Treasurer

State of CONNECTICUT

County of FAIRFIELD

On this date of 3/13/02_, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Kenneth M. Burton Ralph Mammola _, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Vice President and Assistant Treasurer _ respectively of THE BANK OF NEW YORK, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, xequted and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Title:

hand and official seal on the date hereinabove set forth.

RITA WOLF Notary Public, Fairfield County Notary Public: My Commission Expires Aug 31, 2003

My Commission Expires:

NVSTDR-4 3/25/00

Document Prepared by: Marcella Lisbon When recorded return to:

TRUSTEE SERVICES INC. PO BOX 2980 SILVERDALE, WA. 98383-2980

Loan #: 223497

Investor Loan #: 0002900111

Pool #:

Property Address: **PO BOX 346** ALAMO, NV 89001

Mail Tax Statements To: 5464 Kalama Rd. Kalama, Wa. 98625

Attn: Cyril Holaday

118176 NO.

FILED AND RECORDED AT REQUEST OF TRUSTEE SERVICES INC.

MAY_20, 2002

AT_15_MINUTES PAST_ O'CLOCK

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RECORDS PAGE 502

COUNTY NEVADA