

**SUBSTITUTION OF TRUSTEE**

APN # 04-151-43 & 04-151-25

WHEREAS, KENNETH L. GULL AND LORI L. GULL, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, and INDEPENDENT NATIONAL MORTGAGE CORPORATION, as the Original Beneficiary under that certain Deed of Trust, dated AUGUST 13, 1996 and recorded AUGUST 20, 1996 as Instrument No. 105773, in Book No. 120, at Page No. 367 of official records of LINCOLN County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of LAND TITLE OF NEVADA. NOW THEREFORE, the undersigned hereby substitutes T.D. SERVICE COMPANY, 1820 E. FIRST STREET, SUITE 300, SANTA ANA, CA 92705-0000 as Trustee under said Deed of Trust.

Dated: OCTOBER 24, 2002

Beneficiary:  
THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT  
SERIES 1997-1

By: Barbara Yeste  
Barbara Yeste, Asst Secretary as POA for BONY

State of CALIFORNIA  
County of ORANGE ) ss.

On OCTOBER 24, 2002, before me, L. Serrano, personally appeared Barbara Yeste, Asst Secretary as POA for BONY 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.

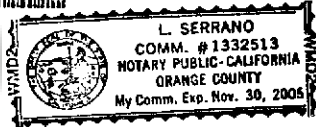
L. Serrano  
(Notary Name): L. Serrano



Loan#: 3000493001 RLS#: 1562716



Space below for Recorder's use  
Mail Tax Statement To:  
KENNETH L. GULL  
8623 S. BLACK CAT ROAD  
NAMPA, ID 83687



Recording Requested By:  
T.D. SERVICE COMPANY

And When Recorded Mail To:  
T.D. SERVICE COMPANY  
1820 E. FIRST STREET  
SUITE 300  
SANTA ANA, CA 92705

118999  
T.D. Service  
2002 OCT 26 PM 2 48  
RECEIVED FOR RECORDING  
AT THE REQUEST OF  
LESUE BUCHNER