

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:
The Cooper Christensen Law Firm,LLP
820 South Valley View Blvd.
Las Vegas, Nevada 89107
(702) 435-4300 Telephone
(702) 435-4181 Facsimile

T.S. No.: 03-02-0700
LOAN No.: 1512317946
TAX PARCEL No.: 004-132-12
TITLE REPORT No.: 11074500

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE

WHEREAS, Theresa M. Cumins was
the original Trustor, First American Title Company of Nevada was
the original Trustee, and Sterling Capital Mortgage Company was
the original Beneficiary under that certain Deed of Trust dated June 25, 2001 and recorded as
Instrument No. 116561 on June 29, 2001 in Book 156 Page 217
of Official Records of Lincoln County, Nevada; and

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

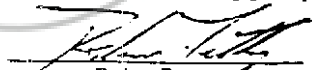
WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned hereby substitutes The Cooper Christensen Law Firm,LLP as Trustee under said Deed of Trust.

Wheneve the context hereof so requires, the masculine gender includes the feminine and or neuter, and the singular number includes the plural

Dated: 2/26/03

Chase Manhattan Mortgage Corporation


Rodney Fetty
Assistant Secretary

State of OHIO) SS.
County of FRANKLIN)

On 2/26/03 before me, the undersigned, Notary Public personally appeared Rodney Fetty 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 [Signature] (Seal)

ohansen / 02-05-7383



Lemoyne Jackson
Notary Public - State of Ohio
My Commission Expires
February 28, 2007

COPY

119741

FILED FOR RECORDING
AT THE REQUEST OF

First American Title

2003 APR 6 PM 3 20

LINCOLN COUNTY CLERK
FILE **152**
LESLIE BOURGAIN
TMS