

SUBSTITUTION OF TRUSTEE

APN # 01303032

WHEREAS, DAVID L BARNES, A MARRIED PERSON AND WHITNEY BARNES, A MARRIED PERSON as Trustor, and PHH MORTGAGE SERVICES, as the Original Beneficiary under that certain Deed of Trust, dated DECEMBER 26, 2001 and recorded JANUARY 25, 2002 as Instrument No. 117617, in Book No. 161, at Page No. 302 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 FIRST AMERICAN TITLE. 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: MARCH 12, 2003

Beneficiary:
PHH MORTGAGE SERVICES

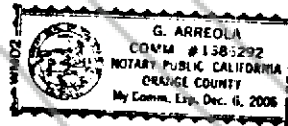
By: Kevin Patrick
Kevin Patrick, Assistant Secretary

State of CALIFORNIA
County of ORANGE ss.

On MARCH 12, 2003, before me, G. Arreola, personally appeared Kevin Patrick, Assistant 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.

G. Arreola
(Notary Name): G. Arreola



Loan#: 0016953150 Service#: 2051687RL1



Space below for Recorder's use _____

Mail Tax Statement To:
DAVID L BARNES
PO BOX 751
CALIENTE, NV 89008-0751

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

FILED FOR RECORDING
AT THE OFFICE OF
119809
T.D. Service Company
2003 APR 29 PM 2:58
LESLIE COLLETT
171 279