RECORDING REQUESTED BY CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY

9301 Corbin Avenus N030312 Northridge, CA 91324 800 892-6902

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APN# 01-191-23

Title Order No. 3232260 Trustee Sale No. 501455 Loan No. 5942827774

SUBSTITUTION OF TRUSTEE

WHEREAS, JUDITH A. JOSEPH, AN UNMARRIED WOMAN was the original Trustor. C.C.M.C. CO., A CALIFORNIA CORPORATION was the original Trustee, and CAPITOL COMMERCE MORTGAGE CO, was the original Beneficiary under that certain Deed of trust dated 02/18/1999, Recorded 18/24/1999, Book XXX*Page 191, Instrument 112371 of Official Records in the office of the Recorder of LINCOLN County, Nevada. *Book 140

**Recorded 02/24/1999

WHEREAS, STATE STREET BANK AND TRUST COMPANY, AS CUSTODIAN/TRUSTEE 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 the place of and stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes CALIFORNIA RECONVEYANCE COMPANY, 9301 Corbin Avenue N030312, Northridge, CA 91324, as Trustee of Said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

Date: FEB 1 3 2004

STATE STREET BANK AND TRUST COMPANY, AS CUSTODIAN/TRUSTEE

David Duclos

fice President

Title Order No. 3232260 Trustee Sale No. 501455 Loan No. 5942827774 Massachusetts State of County of _____SUFFOLK Winnie L. Chen On FER 13 2004, before me, a Notary Public in and for said county, personally appeared David Duclos Vice President. 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 MINING L. CAR 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. Notary Public in and for said County and State Winnie L. Chen