FILED FOR RECORDING AT THE DECUEST OF

First American Title

PM 3 34 2001 MAR 5

as markata 141001 1 201417 F34 100

First American Title

003-172-04 2066674- VO APN:

TYPE OF DOCUMENT TO BE RECORDED

SUBSTITUTION OF TRUSTEE

NDSC File No.

: 03-22530-fc-nv

Loan No.

: 2057324176

RECORDING REQUESTED BY

FIRST AMERICAN TITLE COMPANY

WHEN RECORDED MAIL TO:

National Default Servicing Corporation

2525 East Camelback Road, Suite 200

Phoenix, AZ 85016

APN: 003-172-04

20666674

SUBSTITUTION OF TRUSTEE

WHEREAS, FLOYD E. THOMAS, A WIDOW was the original Trustor(s), COW COUNTY TITLE COMPANY was the original Trustee and NORTH AMERICAN MORTGAGE COMPANY was the original Beneficiary under that certain Deed of Trust dated 01/22/1998 and recorded on 01/28/1998 as instrument No. 110395 BK132 PG388 in Book, Page, of Official Records of LINCOLN County, State of NV and

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

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

NOW, THEREFORE, the undersigned hereby substitutes NATIONAL DEFAULT SERVICING CORPORATION, An Arizona Corporation, whose address is 2525 East Camelback Road, Suite 200, Phoenix, Arizona 85016, as Trustee under said Deed of Trust.

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

Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo,

NY 14203-2399, Trustee for Securitization Series 1998-1, Agreement dated 3/4/98

Dated:

State of County of MOUTGONERY

Jeffrey Calclaugh

Document School Lager

POFFMAN ___ Notary Public, personally appeared, before me, COLCLAIGH 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 within the instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that 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 se

MMONWEALTH OF PENNSYLVANIA

Notarial Seal April L. Coffman, Notary Public Abington-Twp., Montgomery County My Commission Expires June 11, 2007