FILED FOR RECORDING AT THE REQUEST OF

2005 MAR 28 PM 1 28

When Recorded Mail To:

Howard McCrosky and Linda McCrosky HC 74 Box 170 Pioche, NV 89043 Loan 7076912265 LINCOLN COUNTY RESURDER

FEE 15 00 DEP 000

LESLIE BOUCHER

First American Title

SUBSTITUTION FOR TRUSTEE

STATE OF NEVADA

WHEREAS, LINDA MCCROSKY / HOWARD MCCROSKY / / was the original Trustor, STEWART TITLE was the original Trustee, and MERRILL LYNCH CREDIT CORPORATION was the original Beneficiary under that certain Deed of Trust dated 07/06/2004, and recorded 07/26/2004, Book 18 9, Page 43 of Official Records of LINCOLN County, Nevada, as document number 122724, 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 the place and stead of said original Trustee, thereunder, in the manner in said Deed of Trust provided, NOW THEREFORE, the undersigned hereby substitutes FIRST AMERICAN TITLE COMPANY OF NEVADA

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

SEE ATTACHED LEGAL DESCRIPTION.

Dated:

October 22, 2004

CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION

NICOLE S. JOVINE ASSISTANT VICE PRESIDENT

ATTEST:

DANA M. GRIFFITH ASSISTANT SECRETARY

For Corporate Acknowledgement

For Individual Acknowledgement

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Joann Johnson

STATE OF NEW JERSEY COUNTY OF BURLINGTON

On October 22, 2004 personally appeared before a notary public, in and for said County and State, NICOLE S. IOVINEAND DANA M. GRIFFITH, known to me to be ASSISTANT VICE PRESIDENT and ASSISTANT SECRETARY of the corporation that executed the foregoing instrument and upon oath, did depose that they are the officers of the Corporation as above designated; that they are acquainted with the seal of said Corporation and that seal affixed to said instrument is the corporation seal of said corporation; that the signatures to said instrument were made by officers of said Corporation as indicated after said signatures; and the said Corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

Signature:				
STATE OF NEVADA COUNTY OF		NOTARY PUBLIC	JOHNSON O OF NEW JERSEY EXPIRES 01/29/2007	
On	pregoing instrument, who ackno	ne, a Notary Public, in and fo owledged to me that he exec	or said County and State, k cuted the same feely and v	nown to be the person described to the uses and not the uses and
Signature: Name	(Typed	Or	Printe	d)