

125510

**RECORDING REQUESTED BY:**  
**MILES, BAUER, BERGSTROM & WINTERS, LLP**

**WHEN RECORDED MAIL TO:**  
**MILES, BAUER, BERGSTROM & WINTERS, LLP**  
2200 Paseo Verde Pkwy., Suite 250  
Henderson, NV 89052

FILED FOR RECORDING  
AT THE REQUEST OF  
*First American Title*  
2005 NOV 15 PM 4 19  
LINCOLN COUNTY CLERK  
FEE 15.00  
LESLIE BOUCHER

First American Title

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**A.P.N.:** 11-160-02  
**TS No.:** 05-NV0115  
**Loan No.:** 0026728550

2815929-DM

**SUBSTITUTION OF TRUSTEE**

**WHEREAS, BETSY L. WHIPPLE, AN UNMARRIED PERSON** was the original Trustor, **FIRST AMERICAN TITLE** was the original Trustee, and **PHH MORTGAGE SERVICES** was the original Beneficiary under that certain Deed of Trust dated **February 24, 2004**, and recorded on **February 27, 2004**, as Instrument No. **121874**, of Official Records of County, Nevada; and  
\*County of Lincoln

**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 **Miles, Bauer, Bergstrom & Winters, LLP** as Trustee under said Deed of Trust.

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

Dated: November 7, 2005

